

**Special Consumer Report:**

# **11 Tips To Help You Save Money On Auto Insurance Without Sacrificing Coverage Or Service**



Sun Pacific Insurance Brokers, Inc.  
License #0670155

***Discover secrets from your local insurance insider on how you can  
INSTANTLY save up to 37% or more on your auto insurance!***

**(949) 582-5220**  
**[www.sunpacins.com](http://www.sunpacins.com)**

There is a very good chance that you — at this very moment — are paying too much for your auto insurance. There is an even better chance that you could get a better rate than you're currently getting from your existing insurance carrier.

The reality is that most of your neighbors are complacent with their current insurance, unaware that they are literally throwing away their hard earned money!

Are you?

Don't make the DANGEROUS mistake that many of your neighbors are unknowingly making. Now is the best time to compare your rates to ensure you are getting the best coverage, at the best possible price.

So when you're ready to talk to a local, trusted insurance expert, contact Sun Pacific Insurance Brokers at:

**(949)582-5220 or [sales@spib.com](mailto:sales@spib.com)**

In the meantime, here are 11 tips to help you save money on auto insurance without sacrificing coverage or service...

## **Tips #1: Consider Car Insurance Costs *Before* You Buy**

When it comes to buying a new or used car, many people overlook insurance expense as part of the total cost of owning a vehicle. It's better to consider the cost of insurance *before* you buy since auto insurance premiums vary widely depending on a vehicle's specific characteristics, including its price, average repair costs, safety record and whether or not it's a target among thieves.

## **Tip #2: Ask for Higher Deductibles**

Deductibles are what you pay BEFORE your insurance policy kicks in. Or, a plain and simple explanation is that a deductible is what you pay out of pocket in the event of an auto accident.

By requesting higher deductibles, you can lower your annual premium substantially. For example, increasing your deductible from \$250 to \$500 can lower your premium by 15% or more.

However, before you decide to increase your deductible, be sure you have the money set aside to pay the deductible in case you have a claim!

Increasing your deductible is the simplest and quickest way to reduce your auto insurance costs. So, keep this in mind when you are looking for options on your auto insurance!

### **Tip #3: Seek the Guidance of a Licensed Insurance Broker to Help You Shop Around**

Don't make the mistake of simply getting one online auto insurance quote! Too many people make this mistake and end up paying for it dearly in the end. Getting a quote online can be useful to give you a pricing indication. The key word there is INDICATION.

You see, computers and technology are great and all, but they can't give you the full story. You can't talk to a computer and explain why you've had a few accidents or tickets. That's why you need the help of an independent agent, who will work on your behalf to ensure that you are getting the right coverage, at the best possible price.

As your local agent, Sun Pacific Insurance Brokers, will take the time to get to know you, so that you can get insurance coverage that is customized to fit your individual needs. In addition, we have access to several of the leading insurance companies, such as Mercury, Progressive, Safeco, AIG, Nationwide, Chubb, Travelers and Kemper.

Therefore, you can receive several quotes to compare coverages and eventually pick the one that best fits your needs and budget – something that you can't get by requesting a quote from a talking gecko or caveman!

### **Tip #4: Bundle Your Auto and Home (or Renters) Insurance with the Same Insurance Company**

Most insurance companies will give you a multi-policy discount. The discount will vary, but on average, this could save you between 10-20% on your annual premium.

And if you're a renter, you can get coverage for all of your belongings, along with liability coverage, for as little as \$100 per year! So it makes sense to look at your options.

In addition, you may get even more of a discount if you have more than one vehicle insured, along with your home or renters insurance.

This is one of the sneaky discounts that insurance companies don't really publicize. Be sure to ask us about combining your auto and home or renters policies to see how much you could save!

## **Tip #5: Reduce Coverage on Older Cars**

Consider dropping collision and/or comprehensive coverage on older cars. If your car is worth less than 10 times the annual premium, purchasing this coverage may not be cost effective.

Most people tend to keep collision and/or comprehensive coverage on an older car, when they are really just throwing away money! Insurance companies certainly aren't going to tell you to drop the coverage, because they want to rip as much money out of your bank account as they can!

Therefore, when you request an auto insurance quote on an older car, be sure to ask us about possibly dropping or reducing your collision and comprehensive coverage...you might be able to save quite a bit of money!

## **Tip #6: Drive Safe and Save**

The better you are as a driver, the more money you stand to save in coverage costs. People with clean driving records who haven't had any accidents or moving violations for a certain number of years can qualify for safe driver discounts. What's more, you may be able to take advantage of additional savings if you've recently taken a defensive driving course.

## **Tip #7: Try to Avoid Paying Your Premiums Monthly**

Many insurance carriers will charge anywhere from \$3 to \$5 per month for monthly billing.

If you can, pay your premium up front or quarterly to avoid getting hit with additional billing charges. However, if you need to pay monthly, do an auto pay — the charges are less because they only send a bill if the amount changes.

## **Tip #8: Ride Share**

Joining a car pool has benefits beyond helping the environment. If you carpool with three other people, with each driving one-week shifts, you can cut the miles you drive by up to 75 percent. And the less you drive, the more you save on car insurance.

The amount you save will vary depending on several factors, but the difference could be as much as 25 percent if you carpool to work.

## **Tip #9: Audit Your Driving Annually**

Have you changed jobs recently? Maybe you've moved to an area where your favorite stores that you drive to are a lot closer?

Keep an eye on that odometer to save money. Just like with carpooling, reduced driving mileage means reduced car insurance rates. But people often don't reach out to their insurance agents when their residence or driving habits change, and they end up sticking with unnecessarily high rates.

As you go through the changes in life, such as graduating from college, getting married, making major purchases or retiring, your insurance needs change, too. If you don't adapt to your life changes, you might not be properly protected.

## **Tip #10: Make Sure Your Insurance Policy Accurately Reflects You**

This goes hand in hand with auditing your driving annually...

Updating the information your car insurance company has about you, your car and your driving record is important. You may be eligible for a rate reduction if you have gotten married, moved to the suburbs, no longer insure a younger driver, installed an anti-theft device, or if it has been at least three years since your last violation.

So be sure to keep your information up to date on your policy!

## **Tip #11: Seek Out Other Discounts**

Insurance companies offer a number of discounts, but here's the thing...

**THEY DON'T TELL YOU UNLESS YOU ASK!**

Crazy, right? For example, did you know that you could qualify for a discount if you take a short, defensive driver course?

In addition, a number of top rated insurance carriers offer discounts for the following:

- If you have not had any accidents or tickets for a number of years
- Anti-theft devices
- Occupational discounts
- Multi-car discounts

- Company car discounts
- Low annual mileage
- Education and lifestyle discounts
- Teen drivers who maintain good grades
- Airbags, anti-lock brakes, automatic seatbelts or daytime running lights
- Plus much, much more...

Be sure to ask us about any other discounts that you may qualify for that could save you some additional cash on your auto insurance policy.

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So, next time you are shopping around for auto insurance, keep these 11 money-saving tips in mind.

If you would like to get a customized insurance review from a licensed insurance expert to see how much you can save on auto insurance, you can reach us at:

**Phone: (949)582-5220 | Email: [sales@spib.com](mailto:sales@spib.com)**

**...or visit us online at [www.sunpacins.com](http://www.sunpacins.com).**



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