



Tips & Tricks to get the best pricing for Auto, Home & Commercial Insurance!

Auto Insurance

Usage Based Driving Discount! (Snapshot, Right Start, etc)

Pay in full!

Client Profile:

- **Husband & Wife Credit (who has better credit put that one first!)**
- Education
- Occupation
- Marital Status
- Mileage

Deductibles (Comp & Collision)

Good Student Discount (Youthful drivers, with B+ GPA or better)

Advanced Quote Discount (pay today with an effective date at least 7 days in advance)

Safety Features of the car (Picked up by the VIN)

Homeowner (in general they own their home)

IF you can do a multi-LINE discount with home & auto that is another saving (Progressive, Safeco with Tower Hill, Nationwide),

Homeowners Insurance

Wind Mitigation Discount!

Roof shape (Hip!)

Replacement Cost vs Actual Cash Value on Contents

Higher Deductibles

Age of home SURCHARGE (newer home better rate)

Monitored Alarm

Gated Community

Senior Citizen

Commercial Insurance

Work Comp- MOD Factor, Safety Credits, Drug Free Work Place, & Dividends

Property- Higher Deductible, Age of Roof,

General Liability & Work Comp- projected sales or payroll?

Business Auto- Rating of what they are doing? (Occupation), Driving Record important to make sure that the drivers list matches

Opportunity to bundle multiple policies with one carrier