

Here's the information you requested!
Special Report for Automobile Owners...



**Insurance Insider
Reveals Little Known
Secrets:
8 Ways You Can
Save Money On**

**Your Automobile Insurance -- And Provide *Better*
Protection To Yourself And
The People You Love!**

**A two part report reveals how you can use the vast resources of the
insurance industry to protect your car and your loved ones,
while you save money!**

By Marc Tomassi

Dear

For most people, insurance is a mystery.

Because they don't understand it, a lot of people think they're
being "ripped off".

I want to end all that.

I'm an industry "insider". A licensed member of the "club".

I've sold insurance. I've studied it. I've discovered what
makes "good insurance" -- and what makes "bad insurance".

I know that not all insurance is "created equal".

Your car is one of your most valuable assets. **It is also one
of the most dangerous.** Dangerous in terms of the harm it can cause--
and, when there's an accident, the damage it can do to your
financial security.

Insurance "Insider" Reveals Little Known Secrets Of How You Can Protect Yourself And Your Loved Ones-- While You Save Money...

You see, I've been working inside the insurance industry for years. I've studied it in detail -- from policy to claims.

And I've made a moral decision: to reveal the inside secrets of How you can leverage the vast resources of this multi-billion dollar industry for your financial well being.

And since I specialize in the needs of automobile owners and their families, I decided to dedicate myself to unlocking some of the valuable "mysteries" of the insurance industry.

Does This Seem Familiar?

Bob and Mary were looking at their bills. Every now and then they tried to prepare a budget. It wasn't easy, but they tried to stay within their budget -- and tried to manage their money as well as they could.

Bob couldn't believe it. He just opened the new insurance bill. "Holy smokes! Are we paying this much for insurance? I thought it was about \$200 less than this. What do they do - sneak it up on you when you're not looking?"

"I don't know", Mary sighed. "It's not like we even use it. I don't remember the last time we even had a claim."

Premiums, policies, collision, comprehensive....it was all pretty confusing.

They were both thinking the same thing, "oh, well, we'll swallow it. There's nothing we can do about it now."

Part One: 8 Ways to Save Money On Your Automobile Insurance

First, let's look at the typical auto policy.

It's not just one kind of insurance. It's usually six different kinds of insurance -- all rolled into one policy!

Let's take a quick look at what they are:

1. **Bodily injury liability insurance** is in case you cause an accident and somebody else is hurt or even killed.

2. **Property damage liability insurance** is in case you damage property that belongs to somebody else. It's usually someone else's car -- but not always. People have damaged all sorts of things -- buildings, lamp posts, fences, carports. Just about anything you can hit with your car.

3. **Collision insurance** is for the damage to your car as a result of colliding with another car or other object.

4. **Comprehensive insurance** is in case your car is damaged -- or stolen -- in a way that doesn't involve a collision. Let's say a storm blows a tree on it. Or a thief breaks into it and wrenches out the radio and speakers. Those are the kinds of things covered by your comprehensive insurance.

5. **Medical payments insurance** pays medical -- and even funeral expenses -- for you, members of your family and passengers in the event of an auto accident, regardless of who caused the accident. It even covers you if you're a pedestrian.

6. **Uninsured motorists coverage** pays for injuries if you're hit by a driver who doesn't have insurance. Even in states where insurance is mandatory, there are lots of drivers on the road who don't have insurance.

So that's a quick overview of the six kinds of insurance you'll usually find in an auto policy. (Please be aware, this information is offered for general information. It is not a legal definition of any policy, many of which vary slightly -- and is not a substitute for reading and understanding your own policy!)

Now Let's Look At Some Of The Tricks For How You Can Save Money On Your Automobile Insurance!

Money Saving Tip #1) Raise your deductible. Your "deductible" is the amount you pay when you make a claim before your insurance "kicks in". In other words, if you have a \$1,000 claim and a \$250 deductible, you pay the first \$250 and your insurance company pays the next \$750. The disadvantage of raising your deductible is that when you do make a claim, you'll pay more. The advantage of raising your deductible is that your premium will go down, sometimes by as much as 15% to 30% on your collision and comprehensive insurance.

Money Saving Tip #2) Drop your collision and/or comprehensive insurance on older vehicles. Sometimes it's just not worth paying for these kinds of insurance -- if your car is not worth that much to begin with. That's because the amount you pay for the deductible plus the amount you pay for the premium may be more than the value of the car itself. A rule of thumb is that if a car is worth less than \$1000, drop these coverages -- but many people are comfortable with even higher figures. An auto dealer can help you determine the value of your vehicle.

Money Saving Tip #3) Buy a "lower profile" vehicle. Part of what determines the cost of insurance is the kind of car you own. Some cars are favorite cars for thieves. Some cars are more expensive to repair. Generally, these cars will cost more to insure. To get detailed information on your car - or a car you're thinking of buying -- write to the Insurance Institute for Highway Safety, 1005 North Glebe Road, Arlington, VA 22201 and ask for the Highway Loss Data Chart.

Money Saving Tip #4) Take full advantage of low mileage discounts. Some insurance companies give discounts to people who drive less than a pre-determined number of miles each year. Ask me about which companies are currently offering this discount in our area.

Money Saving Tip #5) When you move, consider the cost of insurance. Yes, the cost of insurance varies from place to place, even right here in our community. When you're thinking of moving, give us a call and we'll tell you about possible differences in insurance costs.

Money Saving Tip #6) Check out automatic seat belt and air bag discounts. You may save money on your insurance if you have automatic seat belts and/or airbags.

Money Saving Tip #7) Check out anti-lock brake discounts. Anti-lock brakes improve steering and stability when you try to stop your car. Call us to see if we can apply this discount to your car.

Money Saving Tip #8) Check out other insurance company discounts. Insurance companies try to reward drivers that they think are good risks. That's the kind of driver they want. Plus, a lot of companies want drivers who also have other kinds of insurance with them, like homeowners or renters insurance. Call us to review a complete list of discounts that are currently being offered by insurance companies in our areas. They may include things like good grades for students, good driving record, driver's education, anti-theft devices, more than one car, homeowners with the same company and more. Call us.

Let's Pray This Kind Of Thing Never Happens To You...

Jack and Denise just got home from parent-teacher conferences for their youngest son, Brendan, when the phone rang.

Jack picked it up. "Hello."

Within seconds, he was trembling. "How bad is she? Yes, yes, of course, we'll be right there."

Denise knew immediately that Jack was scared - and so was she. "what's wrong?", she said urgently.

"Barb's in the hospital, with her boyfriend, Bill. It seems they were driving my car. They must have taken it out of the garage."

"Don't worry. They're both okay -- or at least they will be. Maybe a couple of broken bones, some scratches. But the car they hit... it's worse. The nurse wouldn't say how bad."

Jack didn't know what to feel. Relieved, furious, worried. Scared. Jack's daughter, Barb wasn't a licensed driver. She was only 15. But who was driving? Bill?

Bill didn't have his permission to drive. Would his insurance cover all of this? Medical payments. Damage to their car. Damage to the other car.

And what about the medical payments for the other party? Or funeral expenses? What if there was a law suit? How bad was this going to get?

He felt foolish because he never paid that much attention to his insurance policy.

He had friends who had huge claims in the past...but he never dreamed herdbe in a situation like this.

He hoped he had the right kind of policy. He sure hoped he had a good agent.

Part 2: You Can Have The Peace Of Mind And Security That You And Your Family Deserve...

I'm willing -- in fact, I'm excited about - revealing to you some of the really important inside secrets about the insurance industry.

The ones that offer you maximum protection. The ones that put the vast resources of the insurance industry to work - for you!

Why Would I Give Away My Inside Secrets?

That's a really fair question. And I want to answer it honestly and truthfully.

Because it's good for you - and it's good for my business. Period.

You see, I'm willing to give away a lot of my knowledge to members of my community. Knowledge that's taken me years to accumulate, organize and perfect.

And I have found -- time and time again -- that generosity and the willingness to provide really great service comes back to me.

In fact, that's how I've built my business.

Right now, let's talk about three of the most important things you can do to protect your financial well being for yourself and your family:

1. Have an insurance specialist conduct a risk analysis on your home, car, and family. You live in the real world. Your life probably has more risk than you'd dream of.

And everyone is different!

You could be laying yourself and your family wide open for financial disaster - unless you've had someone help you analyze your risks. And put together a comprehensive insurance plan to protect you.

Our office will do that FREE.

2. Use an *independent* insurance agent.

I'll be blunt about this. I know how this industry works. Like I said, there's a lot of money in the insurance industry, and you want to make sure it works for you.

So you don't want an insurance company employee for your agent.

You want someone who's going to work for you!

Not someone whose paycheck is tied to one company.

But someone who can shop the market, compare price and get the most comprehensive coverage for you --maybe even use multiple companies for your total coverage.

You want a good price? And you want protection when disaster strikes?

Use an independent agent.

3. Don't trust the financial protection of your family to an insurance agent who is not a specialist with automobile insurance.

Listen, insurance is a huge industry. There's insurance for **everything**.

Anything you can have, do, own, manage or whatever -- there's insurance for it.



And nobody can specialize in all of it.

In fact, a professional independent agent can only specialize in a few niches - and really understand them.

Insurance is a very technical business. Policies, coverages, endorsements, exclusions.

I've studied in detail:

- which auto insurance companies give the **best rates** in our community,

- which auto insurance companies give the **most discounts** in our community, and,

- which auto insurance companies give the best claims service in our community.

I'm not on the payroll of any of those companies, but part of the service I provide as a professional is to do that kind of research.

How would you like that kind of information?

How would you like to know that you really are going to have a more secure future for yourself and your family?

Don't you deserve it?

I'll help you -- FREE!

Why?

Why would I spend my time revealing what's taken me years to learn -- at no charge?

I'll tell you why.

Because I've built my business on my reputation. I find that the more I give, the more comes back to me.

I never hard sell insurance. I'm in the service business. And the better service I give, the better it is for all of us.

My clients stay with me a long time -- and they refer their friends.

And, frankly, I get a lot of clients by being generous.

I happen to think I serve the families in our community better than anyone in this area. That's partly because I spend a lot of time with them.

So if you want to protect yourself and your family from a future crisis or catastrophe. . . or just see if you can save money on your insurance, call my office.

The worst you'll do is spend a few minutes learning.

Sincerely,

Marc Tomassi

P.S. To find out if you and your family are adequately protected from financial disaster -- or just to see if you can **save money on your insurance** -- call my office at the number below. I'd be glad to help!