

# TOP 5

## Insurance Hacks



At FirstMark we know you want to feel confident and secure about your insurance. In order to do that, you need advice from someone you can trust. The problem is you're not sure what you have or what you need which makes you feel overwhelmed and confused. We believe you deserve someone who cares about you and has your back. We understand how confusing the world of insurance can be which is why our team has spent the last 30 years helping thousands of families successfully manage this process.

To help you gain understanding and control of your insurance pricing, we have put together a list of the top five things you can do to keep your home and auto insurance rates affordable.

[\*\*Learn how to hack your insurance costs\*\*](#) 

1

## Combine, bundle your policies

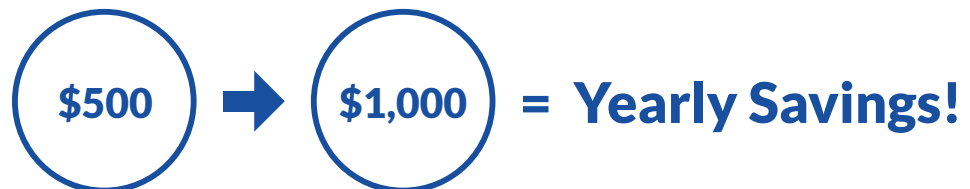
Almost every carrier will give you a significant discount if you insure both your car and home with them. These discounts will range from 5% to 20% – the savings is substantial. In addition, having your policies with one carrier will help prevent any gaps in coverage and will also make the claims process much smoother.



2

## Raise your deductibles

Deductibles represent the amount of money you are willing to pay prior to the insurance company stepping in to cover the balance of the claim. The higher your deductible, the lower your premium will be. For example, choosing a \$1,000 deductible instead of a \$500 deductible might save you \$100 per year. The goal with a deductible is to select a number that might stretch you a bit but won't cause financial hardship.



3

## Take advantage of telematic devices

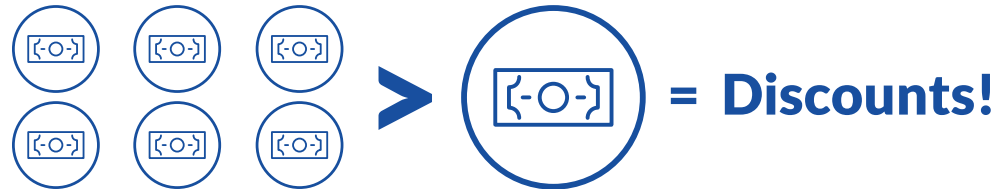
Most carriers now offer a discount if you will allow them to monitor your driving habits for a period of 60 to 90 days. These devices measure how fast you accelerate, how aggressively you brake as well as the time of day you are driving. The discount you earn is typically a lifetime discount and can range for 5% to 30%.



4

## Avoid paying monthly for your coverage if possible

The most expensive way to pay your premiums is monthly. Carriers incur extra expense and have higher attrition rates on individuals that pay monthly. For that reason, they offer significant discounts if you are able and willing to pay your premiums in full.



5

## Protect your credit score

Whether we like it or not, all insurance companies now use some aspect of your credit score when determining your insurance premiums. If you pay your bills on time and keep credit card spending to a minimum, you will improve your credit score and as a result, help reduce your insurance premiums. We recommend checking your credit report for any errors as a single mistake like an inverted dollar amount or an outdated credit account can have a big impact.



**There is no cost or obligation to see if we can improve your coverage, reduce your risk and save you money!**

**Get a Quote**

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