

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

**Insurance Insider Reveals Little Known Secrets:
9 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!

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.

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: 9 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 — and have been protected by their property damage liability. Garages, 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!)

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

Money Saving Tip #1) if you are age 55, or older, then you qualify for a "Mature Drivers" discount. (Subject to your driving record.) After all you've been driving for years and paying premiums for years, maybe you've never had a claim, or at least very seldom, in all your years of driving. You can save 15% or more with this little known tip!

Money Saving Tip #2) 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 1500 to 300 o on your collision and comprehensive insurance.

Money Saving Tip #3) 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 not be more than the value of the car itself A rule of thumb is that if a car is worth less than \$10,000, drop these coverage's — but many people are comfortable with even higher figures. An auto dealer can help you determine the value of your vehicle.

Money Saving Tip #4) 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 arc 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 #5) Take full advantage of multi-year renewal discounts. Some insurance companies give discounts to people who renew their policies with the same company for three to four years in a row. Ask me about which companies are currently offering this discount in our area.

Money Saving Tip #6) 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 #7) Check out automatic seat belt and air bag discounts. You may save money on your insurance if you have automatic seat belts and! or air bags.

Money Saving Tip #8) Check out anti-lock brake discounts. Anti-lock brakes improve steering and stability when you try to stop your car. Call to see if we can apply this discount to your car.

Money Saving Tip #9) 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 insurance. Call us to review a complete list of discounts that are currently being offered by insurance companies in our location. They may include things like life insurance, good driving record, financial credit rating, anti-theft devices, more than one car, homeowners with the same company and more. Call us today!

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

(Hypothetical Case)

John and Mary are grandparents; their family means the world to them. One afternoon John gets a telephone call at home after his round of golf It's the police and they tell John his wife has been in a bad accident on Russ Avenue.

One person was killed, several were injured. Luckily for Mary, she was wearing a seat belt, and her airbags deployed saving her serious injury. The other car and its occupants were not so lucky. It seems that Mary ran a red light and slammed her large Buick into the side of a small compact car filled with high school students. Mary was OK, but very upset and worried. Were her insurance limits adequate to cover the cost of serious injury or even death? Would her insurance be adequate to cover the cost of the sure to follow legal fees? What if she and John were sued for wrongful death or vehicular manslaughter.

John and Mary hoped they had an insurance policy with high limits. Were they advised of what an umbrella liability policy could do to protect them further? Would their retirement moneys and lifestyle be jeopardized by a huge legal judgment against them?

I hope this kind of situation never happens to you or your family, in either case. I am not just trying to use "scare" tactics to sell a policy. However, the real world can be harsh and cruel and to make matters worse, you will probably be facing years of legal problems.

Don't wait to protect you and your family's hard earned assets. Listen to a good independent insurance professional who will not just sell you a policy, but will advise you with sound knowledge and expertise. Why trust your future to someone at the other end of an "800" telephone number who is just trying to save you money. Do they care if you are underinsured? Trust your financial future to a local professional who is truly interested in you, not just a commission!

I am that agent. I love this community and want to build my reputation on honest advise, excellent service, and educating my customers. After all, what good is knowledge if not shared?

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 a member 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. Tenfold. 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 for 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, coverage's, 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;
- which dub 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 away, 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,

Gary Lance, President
The L.N. Davis Company

PS To find out if you and your family is adequately protected from financial disaster — or just to see if you can save money on your insurance — call my office at the number below. We'd be glad to help!

*Compliments of The L. N. Davis Insurance Agency
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