

INSURANCE



Why did my auto rates increase?



*Shawn Sullivan, CIC
President*



Sometimes auto insurance rates change with no apparent explanation.

The answer may have more to do with general auto expense trends than your individual claim or driving experience. It is frustrating to realize that auto insurance rates are affected by two things – circumstances under your control and circumstances out of your control.

Factors under your control.

The first thing our agents will do is verify that you are getting all the premium discounts available to you. You may qualify for some new discounts that will bring your rates back in line. After that, if you don't have tickets or accidents and have excellent credit and payment history, then you have done everything possible under your control to deserve the lowest insurance rates. How much you are rewarded for being an excellent insurance risk varies from company to company. If your auto insurance rate still seems too high then the next thing under your control is shopping for new auto insurance.

American Insurance makes shopping easy. We offer a free **"Marketplace Double Check."** With one call, we shop many of America's largest Independent insurance companies to find you the best price and coverage available in the marketplace right now. Update your policy with the latest coverage extras like – New Car Replacement, Accident Forgiveness and Claims Free Cash Back. New customer discounts may save you \$600 or even more a year on your car insurance premium. You are invited to call or stop in American Insurance for free quotes and a review. Or quote on-line www.Am-Ins.com.



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