



Actually, 15 Minutes Could Cost You, Important Information About The Cost Of Auto Insurance

You may have been questioning the cost of your auto insurance and are hoping to get the premium reduced, which likely means you are considering switching to a direct mainstream insurance writer. While it may be possible to obtain a lower auto premium with a direct writer, we think you should know that there is a lot you give up by doing so.

Let's start with the obvious, making a switch to a direct writer means you will no longer have Advocate as your advocate.

We strive to provide a level of service unsurpassed in the industry. We strive to educate you. Our relationship with you, our valued client, and the companies we work with, allow us to really step in and help you. We are not a 1-800 number with a random assortment of customer service representatives. We do not prompt you to choose coverage limits on your own, nor do encourage you to make changes on-line and at your own risk. Our licensed and trained Account Specialists are extremely knowledgeable about all things insurance and the owners of the company are available to you our valued clients.

Second, the coverage is not the same.

Repairs are done by their recommended shops, not generally the auto body shop of your choice. Original Manufacturer Parts are not included in most direct writers' policies. You get what you pay for, which is repair expertise and safety.

Today's automobiles are moving away from traditional steel construction to weight-saving materials which are more energy efficient, combined with features that make cars both safer and technologically advanced. Repairing these cars after an accident requires specialized techniques, tooling and training to ensure the car will remain as safe as it was when it was originally purchased. Quick and easy repairs often results in a more dangerous car. Many cars should only be repaired in factory accredited repair shops. It's true that the cost to repair cars does keep increasing but it is not the only reason the cost of insurance is rising. There have been more catastrophic events in which automobiles are destroyed leaving the insurance companies to pay out the full value of countless cars.

Also consider the loyalty and companion credits you will lose.

If you replace your auto insurance with another carrier it will adversely affect your home insurance premium, as it will lose the companion credit generated by the auto coverage. Additionally, most of our companies offer longevity credits. Many waive the surcharge for the first chargeable accident and they are not going to cancel your insurance so quickly if you have been a loyal client of theirs for many years. By moving your insurance away, you diminish your package which ultimately is not good for you, the consumer.



While we understand the temptation to move to a direct writer in order to lower your monthly premium, after years of watching clients make the move and pay the price of their decision, we think those 15 minutes will cost you a lot more in the long run. We would like to offer you a few money saving hints that allow you to keep your family safe and well protected.

Money Savings Hints:

- Take a Defensive driver course: If you both complete the Defensive Driver course, you would save just under 10% of the applicable coverage premium and you will qualify for a discount for 3-years.
 - You can look for defensive driver courses here: <https://dmv.ny.gov/pirp/online>
- If your car is 10 years or older, it might make sense to delete collision and/or comprehensive coverage.
 - If your deductibles are lower than \$1,000, it might make sense to increase your deductibles.

Educating each client we serve