



## ***“Am I overpaying for insurance?”***

It's a question that every consumer asks from time to time. We want to know we're getting a good value for our money, whether it's for a pair of shoes, groceries or family vacation.

It's a good question to ask about insurance, too. After all, as Americans we spend \$161 billion on personal automobile insurance, as reported the A.M. Best.

This market for auto insurance is outrageously competitive. Consumers play a large part in keeping insurance rates volatile by virtue of shopping—online, by telephone or on the internet. More than 28% of auto insurance policy holders shopped for car insurance in 2009, reported J.D. Power & Associates.

But consumers aren't the only ones shopping around for auto insurance. So too do independent insurance agents, including A.T. Pancrazi Insurance, a Trusted Choice® independent insurance agent.

On average, we provide consumers with property/casualty insurance options from eight different insurance carriers. For specific markets, we may compare rates and coverages with even more insurance companies, through our use of software allowing our agency to compare multiple policies and multiple carriers.

Overall, customer satisfaction with auto insurance carriers reached a five-year high in 2009, reported the J.D. Power study. The biggest improvement in satisfaction among the five factors has been in premium. Interestingly, in 2009, 42% of customers reported that their auto insurance premiums declined without switching insurers.

**Are you overpaying for auto insurance?** Thanks to a competitive market, A.T. Pancrazi Insurance, a Trusted Choice® independent insurance agent, the answer probably is no. If you're not sure, ask an agent to review your options.

Please Note: Insurance coverage cannot be bound or changed via submission of this online form/application, e-mail, voice mail or facsimile. No binder, insurance policy, change, addition, and/or deletion to insurance coverage goes into effect unless and until confirmed directly with a licensed agent. Note any proposal of insurance we may present to you will be based upon the values developed and exposures to loss disclosed to us on this online form/application and/or in communications with us. All coverages are subject to the terms, conditions and exclusions of the actual policy issued. Not all policies or coverages are available in every state.