

Auto & Home



When You Have Options, You Can Save Big!

Think about how much you currently pay each year for your **auto and homeowner's insurance**.

What if there were a way to potentially put **hundreds of dollars** back into your pocket?

That's where **Primerica Secure™** through Answer Financial Inc. and the power of choice come in!^{1,2}

Primerica Secure (Through Answer Financial[®] Inc.):^{1,2} Auto & Homeowner's Insurance

- Largest comparative quoting system with **20+ top national insurers**
- Average auto insurance savings is as much **\$466 per year** for the average family*
- Most clients will qualify for coverage

**What could YOU do with an
extra \$466 each year?**

*Savings amount is based on survey responses from Primerica customers who declared saving money after purchasing insurance from Answer Financial. Savings amount represents the estimated savings statements provided by these customers during July 2012 to December 2012. Average reported savings were \$466 per year.

Auto & Homeowner's Insurance Fast Facts

\$789 – the national average auto premium³

64% – the percentage of homeowners who are underinsured⁴



Experts agree: Shopping around is the best way to get the best deal!



“As with anything else you buy, what seems to be the same product can have different prices...You can **save money** by comparison shopping.”

- Money.CNN.com, viewed October 17, 2012

“To make sure you still have proper coverage at the best price...obtain at least **three or four quotes** when your policy is up for renewal.”

- FoxBusiness.com, viewed October 17, 2012

One Size Doesn't Fit All

How much can you save just by shopping around?

Whatever your driving record or background, getting **quotes from multiple carriers** makes a difference in how much you end up paying for coverage.

For example:

Bob, John and Jim are **all single**, live in the **same town**, drive the **same car**, have been licensed the **same amount of time** and drive the **same annual mileage**.

However, they each have **different driving records**.

Take a look at how this difference affects their rates from various carriers.

Example 1:

Bob has no accidents or violations in the last three years.

Insurance Carrier	6-Month Premium
21 st Century	\$596
Hartford	\$631
Progressive	\$656
Infinity	\$719

Note: All premiums shown are for personal auto insurance products. Premiums are based on the automobile premium survey results posted on the California Department of Insurance web site for rates effective as of May 17, 2011, and for the following selections for each scenario: (1) coverage type = standard, (2) location = Paso Robles, CA, (3) years licensed = 16 to 40, (4) annual mileage = 7,600 to 10,000, and (5) vehicle = Honda Accord. Each carrier represented has full financial responsibility for the products it offers. The hypothetical examples are in no way an official recommendation of a particular insurer, nor is it an exclusive list of the carriers available through Answer Financial.

Example 2:

John has one traffic ticket in the last three years.

Insurance Carrier	6-Month Premium
21 st Century	\$813
Hartford	\$794
Progressive	\$832
Infinity	\$1,167

Note: All premiums shown are for personal auto insurance products. Premiums are based on the automobile premium survey results posted on the California Department of Insurance web site for rates effective as of May 17, 2011, and for the following selections for each scenario: (1) coverage type = standard, (2) location = Paso Robles, CA, (3) years licensed = 16 to 40, (4) annual mileage = 7,600 to 10,000, and (5) vehicle = Honda Accord. Each carrier represented has full financial responsibility for the products it offers. The hypothetical examples are in no way an official recommendation of a particular insurer, nor is it an exclusive list of the carriers available through Answer Financial.

Example 3:

Jim has one traffic ticket and one at-fault accident in the last three years.

Insurance Carrier	6-Month Premium
21 st Century	\$1,465
Hartford	\$1,462
Progressive	\$1,102
Infinity	\$1,425

Note: All premiums shown are for personal auto insurance products. Premiums are based on the automobile premium survey results posted on the California Department of Insurance web site for rates effective as of May 17, 2011, and for the following selections for each scenario: (1) coverage type = standard, (2) location = Paso Robles, CA, (3) years licensed = 16 to 40, (4) annual mileage = 7,600 to 10,000, and (5) vehicle = Honda Accord. Each carrier represented has full financial responsibility for the products it offers. The hypothetical examples are in no way an official recommendation of a particular insurer, nor is it an exclusive list of the carriers available through Answer Financial.

The Choice Is Simple

Shopping around for the best auto and homeowner's insurance just makes sense! It's your money – why not get the best deal for the coverage you need?

Talk to your **Primerica representative** today to find out if the **Primerica Secure™** program can save you some cash.

Auto Insurance Quotes

What you'll need:

- All drivers' Social Security numbers
- All Vehicle Identification Numbers (VINs)
- Drivers Licenses for each insured driver
- Declarations page of your existing policy

Homeowner's Insurance Quotes

What you'll need:

- The year your home was built
- Square footage of your home
- Type of security devices in your home
- Declarations page of your existing policy

Call **Insert Phone Number** today... and get back to your life!

What you'll need to access Primerica Secure

Before you call or log on, be sure to have the following information handy:

Insert Name

Representative's Last Name

Insert Solution #

Solution #

Just call toll-free (877) 855-8111

Call Center Hours of Operation

Monday - Friday	8 a.m. to Midnight ET
Saturday	9 a.m. to 11 p.m. ET
Sunday	11 a.m. to 10 p.m. ET

Notes

1 Primerica (Primerica Financial Services Inc. and Primerica Financial Services Insurance Marketing Inc., CA License Number 0612256), its representatives and the Secure Program™ do not represent any of the insurers in the program. Primerica, its affiliates and representatives offer other products and services. You are not required to apply for or purchase any other product or service in order to be considered for the Secure Program. Each product may be applied for and purchased separately.

2 Answer Financial® Inc. offers insurance products and services through its insurance agency licensed affiliate Insurance Answer Center, LLC (California License # 0B99714); in New York as Insurance Answer Center, LLC, an Insurance Agency; in Michigan as Insurance Answer Center, LLC, an Insurance Agency; and in Missouri as Answer Financial. Answer Financial affiliated agencies are not insurance companies, but act as agents for certain insurance companies. Answer Financial's affiliate Right Answer Insurance Agency, LLC (CA License #0H52358) operates as an insurance broker in California and an agent in all other states. Answer Financial is paid commissions and may receive other performance-based compensation for its services. The compensation received by Answer Financial and its employees may vary by insurance company. Not all insurance products and services are available in all states. Rates are subject to change.

3 www.smartmoney.com, June 8, 2011

4 www.consumerreports.org, October 2011

www.primerica.com