

# Higher Insurance Costs? Save With AAA

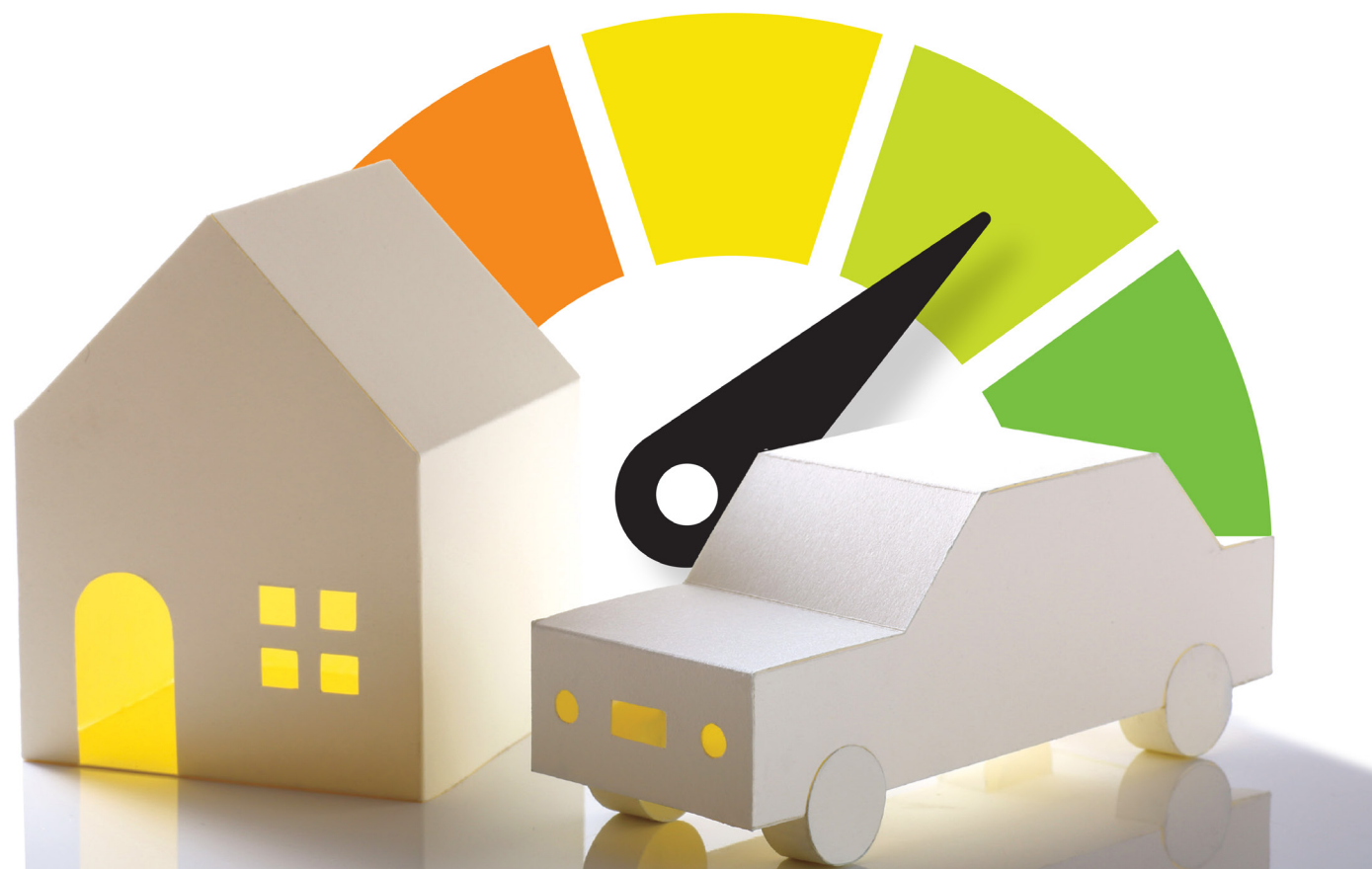
## Find Out Why Your Insurance Rate Has Increased

Just as with the rising cost of food or gas, insurance premiums will likely increase this year and beyond. Inflation could raise the premiums on numerous insurance products across the country, including for policyholders in Washington and Idaho.

Insurance companies have been hit with higher costs to repair or replace damaged homes and cars. Lumber costs and a nationwide construction labor shortage, for example, have pushed up home repair and new construction significantly. It also costs more to stay in a motel or rental while a home is repaired.

In addition, a national shortage on car chips and other materials and auto-repair labor shortages are making it more expensive to repair or replace vehicles. Likewise, new and used auto prices have gone up, as have car-rental fees.

These are just a few of the rising costs that affect insurance payouts on homeowners and auto policies. Over time, the insurance companies are expected to adjust to higher claim amounts by raising their rates. There are several ways to minimize the impact of today's higher insurance costs, however.



## AAA MEMBERSHIP

One of the many perks AAA members receive is a discount from several insurance companies that partner with AAA Insurance Agency. This discount can be as much as 8% on car insurance. If you're a AAA member, find an agent near you or request a quote now.

## BUNDLING

If you don't have all your auto, homeowners and recreational vehicles with one insurance company, talk with a AAA Washington agent. Bundling isn't just convenient; it also earns you a discount. Bundling is just one item your insurance agent will consider when reviewing your existing coverage.

## USAGE-BASED INSURANCE

Are you a safe driver? Ask about usage-based insurance, which allows the insurance company to track your driving patterns and reward you for safe driving. The tracking is typically done via a smartphone application or a device that is plugged in the vehicle. When you avoid risky driving habits such as hard braking or accelerating, you're rewarded with a minimum discount of 5%. This discount can go up as much as 20%.

## DISCOUNTS

There are many other discounts offered by our partner insurance companies. Based on your unique situation, your AAA insurance agent can determine which discounts you are eligible for and help you secure the best rate without compromising your coverage.

## SENIOR SAVINGS

In Washington state, drivers who are 55 years or older can receive a discount if they take a "driver improvement program" course every two years.

## TEEN DISCOUNTS

Do you have a teen driver? Many of our insurance companies provide safe driving discounts for teens who complete a safe driving course.

### CONTACT US

Our experienced insurance agents are standing by to help you save and buy the right coverage.

Call (844) 819-7211 to get an obligation-free consultation.



Insurance Agency