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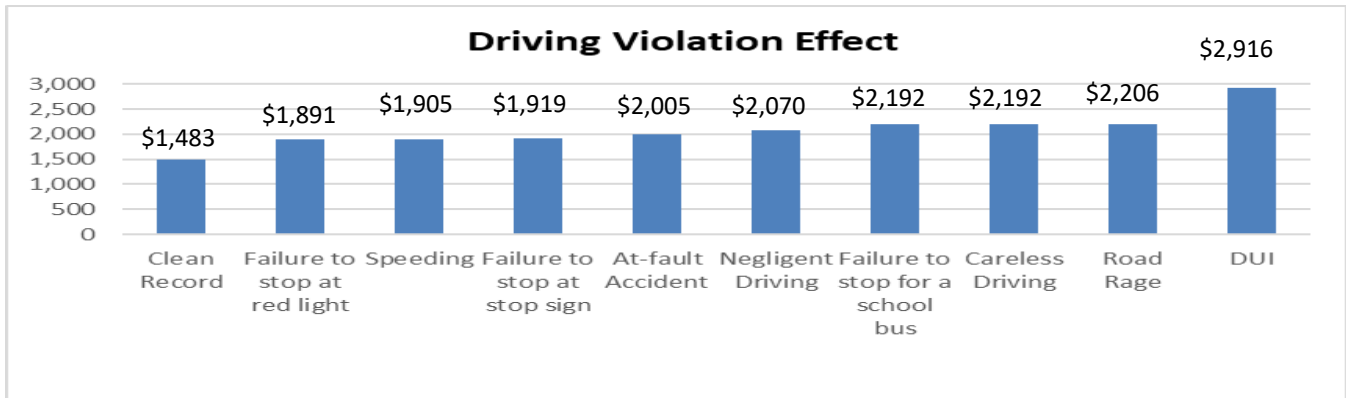


What Factors Determine How Much You Pay For Car Insurance

There are many things that factor into the cost of your car insurance.

Did You Know

- Your car insurance costs more if you live in a city.
- Your credit rating effects your insurance rates.
- Certain car models are more expensive to insure because they are stolen more often.
- Red cars DO NOT cost more for insurance, color doesn't matter.
- The most expensive state for auto insurance is Michigan, the cheapest is Hawaii.
- **YOUR DRIVING RECORD MATTERS** – See how the price goes up for each violation in this quote below.



WAYS TO SAVE

- Bundling your home and car insurance will help you save!
 - Increasing your deductibles can reduce what you pay.
 - Paying by automatic withdrawal from your checking account or credit card saves you money.
 - Requesting all electronic billing statements gives you a discount.
 - Taking a Defensive Driving / Accident Prevention course will save you 10% for 3 years!
 - **THE BEST WAY to find a lower rate is to let us shop around for you, that's what we do here at Hopmeier Evans Gage. It's why we call you to review your policy each year and look at all our companies to find the lowest rates for you.**
- excerpts from *INSURIFY*

CALL OR TEXT US AT (518) 377-7414

Hopmeier Evans Gage Agency (518) 377-7414 Or find us online:

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OUR AGENCY DONATIONS FOR 2021 TOTALED \$2542 LOCALLY INCLUDING NORTHERN RIVERS, GUILDERLAND CTR VFD, MEN WEAR PINK AND THE AMERICAN CANCER SOCIETY

Please give us a review online at Yelp, Google or on Facebook

“Always a pleasure to work with you, super easy and efficient, thank you.” -Ross F

“Fantastic staff! No matter who I speak with they're always very helpful and knowledgeable about my policies!!” - John P

The biggest compliment you can give us is to refer friends, family members, co-workers, and neighbors.

◆ *If they mention your name when they call or come in, we will send you a \$10 GIFT CARD!! Whether the person becomes a client or not!!*

****We will also make a \$5 donation to a charity****

You then qualify for the monthly drawing for a \$50 gift card

OUR \$50 WINNER FOR FEBRUARY IS ...Mike Rankin

OUR AGENCY DONATIONS FOR 2021 TOTALED \$2542 LOCALLY