

*Ten Stupid Easy Ways To  
Save A Lot of Money on  
Car Insurance*

*By*

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### **Introduction**

Do you ever wonder why different cars cost you different amounts for auto insurance premiums? Why is it that a new Corvette may cost you \$1,600 a month in auto insurance and an older Buick Regal may only cost you \$90 per month? The new car insurance cost versus the old car insurance cost is a subject that you must review before you buy any car. Review insurance costs before you buy and you will not get caught in a financial trap.

New cars cost more to insure than old cars for three reasons. First, an auto theft of a new and exotic car costs much more than the auto theft of an older and average style car. This is because of the large value difference of the new car versus old car. For example, a new Chevy Caprice is much more costly to insure than an older Chevy Caprice. It simply costs more money to replace a new, expensive car than an older, less expensive car.

Second, the cost to repair a new car is much more than the cost to fix an old car. As such, this fact shall also increase your insurance premium cost for a new car. For example, if a new Chevy Caprice is damaged in an accident, the auto repair shop will charge you much more money for repairs than if the subject car were a ten-year-old Chevy Caprice. For this reason, your insurer will charge you much more insurance premiums on a new vehicle than an older car because of such repair costs.

Third, the style and type of car also shall greatly affect the cost of automobile insurance premiums that your car insurance company will charge you. Insurance companies use actuarial statistic tables which show them the past loss experience on styles and types of cars. They use these tables, to help calculate what premiums to charge their customers in the future. Statistical tables show these insurance companies that owners of certain styles and types of cars, such as sports cars, engage in more risky driving behavior than owners of cars that are of average type and style.

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For example, insurance company statistical tables show that the insurer has experienced more losses with sports cars than with average cars. It is because the owner of a Corvette will probably drive such car faster and riskier than the owner of a Toyota Camry. With such speed and risk also comes along more losses for the insurance companies. With such risk and loss increase, the insurance company must then increase their return and charge more for auto insurance premiums.

Another example of how the type and style of the vehicle may present an insurance company with more risk is the off-road style vehicles such as the Hummer line of vehicles. These vehicles are designed to perform in the off-road type environment. They are raised up off the ground more than regular automobiles for undercarriage clearance. Additionally, they also have four-wheel drive capability.

With such design capabilities, the statistical tables show that the insurance company has experienced more losses with these types of cars than regular cars. This is because the owners of such vehicles will engage in off-road driving which is both risky to the vehicle and driver. In fact, some insurance companies may bar recovery for such damages, when the owner of the insured vehicle was damaged while any engaging in risky, off-road driving. Again, with more risk, the insurance company will increase return and thus auto insurance premiums. Now that you know that certain styles and types of cars cost more to insure than others, you have to be smart about what kind of vehicle you are going to buy.

Rather than take a guess at what you believe a vehicle's insurance costs are, read on to discover Stupid Easy Ways To Save A Lot of Money on Car Insurance.

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### **Shop Around For The Best Rates**

For the best rate on your car insurance, One of the best tip to employ is to shop around for the best rates. The first thing you have to do to get yourself the best auto insurance rates is to think about what you want out of a policy. There are a lot of different features you can add to a basic policy that will make it more money. Some of the additions you might consider musts, so you have to decide for yourself. If you do not want everything included in your policy, you do not have to.

Once you know what all you want, you are ready to go to different companies. The reason you should know what you want first is because you might get stuck getting everything.

After you have figured out what you want your policy to look like, the next step in getting the best auto insurance rates is shopping around. You want to go to at least five different companies to get the best deal.

Obviously, the first thing is to go onto the internet and start searching for quotes. This is made easier by some comparison websites that can do everything for you in a few minutes.

With these websites, you need to spend time entering all of the relevant information required for your insurance including all of your personal details along with the details of your car. Once you have completed the details, just click on the button and let the website do its job.

You shall then be faced with different quotes from a range of insurance companies. You can then pick the one that best suits you, however, do keep in mind that the cheapest may not actually be the best depending on what you require.

The cheapest insurance quote may lack certain aspects such as recovery from an accident or breaking down for example, so you have to make sure you read all of the details of what is covered before you proceed. It can give you better peace of

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mind sometimes if you end up with some additional extras on your insurance even if you do have to pay a little bit more for it.

You should also remember that not every insurance company is affiliated with these comparison websites however the majority of them do appear on it. But more details should be discussed for the actual completion of the forms to save you as much money as possible.

When you are completing them, you should really focus on even the smallest details regarding your car and the location. If you keep it in a garage, then you have to mention it as that can save you money compared to it sitting on the street. Also if your car has an immobilizer then include that in the details due to it making it harder for it to be stolen.

You also must include if it has a tracking system installed which is becoming more popular in more expensive cars due to the ability to find it again if it is stolen. These are just a few things that you should think about and put on the form as anything which makes it more secure and less likely to be damaged or stolen can only help you.

So when you are shopping around for the cheapest car insurance quote remember and use the comparison websites as your first option. Fill in as many details as you can especially those features that make it safer for the car. Double check what is included in the insurance quote to see if it does cover everything that you need as it can end up saving you money in the long run.

If you limit yourself to one or two companies, you run the risk of being given basically the same rate. The whole purpose of shopping around is to find yourself the cheapest rate price for the best coverage.

Another reason that shopping around for the best auto insurance rates is a good thing is because it gives you an idea of what that company will be like as your insurance company. If they are not really willing to work with you over the phone as a potential customer, how will they be when you are a customer, and you were just in an accident? This also is something that could factor into your decision.

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### **Compare Insurance Rates Before You Buy A New Car**

When it comes to getting a new car insurance policy, it is important to keep several things in mind at all times. There are different types of car insurance policies out there, so you need to make sure you have the coverage you legally need, as well as the coverage your financing is going to require you to have. Your state will require you to have at least the bare minimum coverage that state allows. If you have a brand new car that you have a loan out on, it is important to make sure that you have full coverage. Not only will you need this to make sure that you are covered in case the car ends up totaled in an auto accident, but almost all lenders will require it.

This rule of thumb is not only to protect you but also to protect the best interest of the bank that allowed you to borrow the money to purchase the car. If your car is newer and does not have a loan attached to it, then you have the option of getting a new car insurance policy that is limited or full coverage. Since more than likely the car is worth a decent amount of money, it is a good idea to keep full coverage insurance on the vehicle. This is so that you can get a replacement car of equal value in the event that something bad happens to your car.

Once you have decided what type of new car insurance you will be looking for, it is a good idea to make sure that you are shopping around. The idea that all of the companies will charge you the same is false. Every company has different rates so to make sure that you are saving the most amount of money possible you are going to want to shop around. Keep in mind that all car insurance companies do look at the same factors when deciding what to charge you for the policy.

Your credit score will have a lot to do with how much your new car insurance is going to cost you. The better your credit score is, the better your premium payments will be. If you have a shaky credit score, then you need to be prepared to spend a little more in payments. The reason behind this is that the insurance companies believe that they have found that those with lower credit scores end up making more claims. The exact science behind this is a little unclear, but it seems to ring true in most cases.



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When you are comparing new car insurance rates from different insurance companies, make sure you are comparing apples to apples and do not only look at the bottom line. One company may have a standard collision deductible of \$1000 whereas another policy may have a standard collision deductible of \$250, and the rates on those two policies will be radically different. Make sure you have the same deductibles and the same levels of coverage between the policies you are considering so that you have the information you need to make a real comparison.

If you find that you are stuck paying out a little more for your new car insurance policy, then you can always look towards the future. Work on raising your credit score. Once you have made a big difference in your credit score, you can always shop around again for new insurance. Just because you signed with one company now does not mean you cannot move to another when a better deal comes along.

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### **Raise Your Deductibles**

When you are searching for inexpensive auto insurance, you will try every possible way to be able to achieve this. Putting in a little investment will provide benefits in the long run. It is not only smart to be able to achieve inexpensive auto insurance now but enjoys it on a long term basis. The longer you enjoy it, the better. One way is by raising your deductible on your existing policy. What does that actually mean? When you raise your deductible, it just means that it is the amount of the insurer's out-of-pocket expenses that the owner of the car will incur and be responsible for it when they get into an accident. The reason behind this is that you can cut as much as 10% on your premium rate just as long as you are comfortable paying a higher deductible. It is a risk for the owner, but it will save a lot of money on your monthly premium. If you are very cautious when driving and feel confident about your driving skills, then this is an excellent way to save money.

To provide you a more concrete example, you crash into a pole, and according to the estimate, it will take \$3500 to fix your car. And then your deductible let's say \$500. This means that you will have to pay \$500 to fix your car and the rest of the \$3000 will be provided by your insurance company to fix the rest of the damages on your vehicle. Essentially, the cost for you is higher when you get into an accident and less for your insurance company. If your deductible is \$1000, then the company will pay \$2500, this benefits them, so they are passing on the savings to you by lowering your monthly premium.

Now that is a great benefit for your provider but what about you? What's really in it for you and how can you conclude that you now have inexpensive auto insurance? By raising your deductible with your current provider, you could find yourself receiving a 10% discount on your monthly premium. That could equate to a \$100 savings in a month, or \$1200 savings in a year. So, what would you do with all of that extra money in your pocket? There will be a lot of ways to utilize those extra funds. It is really up to you; The decision is all yours to make. This is just one of the many smart ways you can have an inexpensive auto insurance policy and be able to save in these trying economic times.

## **Reduce Coverage On Cars Older Than 10 Years**

You may not need to carry insurance that protects only your property. If you still have an unpaid loan on your vehicle, the contract you have with your bank or lender will probably force you to carry this type of protection. If you have paid off your car, you can decide to keep or drop these aspects of your policy. You can lower your automobile insurance premiums if you remove or reduce these parts of your insurance policy's protection.

Collision insurance can pay for the cost to repair your vehicle when your insured auto hits or is hit by another car. It can also pay for your car's damages when a covered car hits a something other than an automobile such as a tree.

Comprehensive insurance is also known as "Other than Collision." This part of your auto insurance policy pays for damages caused by flood, vandalism, contact with birds or animals, etc.. Since both collision insurance and comprehensive insurance pay for damage to your automobile and not someone else's, you can decide whether or not to drop these from your policy. However, if your car is leased, or you have a lien on your auto, you probably will not be able to do so because the actual owner of the auto or the lender will want their interests protected.

The liability portion of your vehicle insurance policy is the primary aspect of the policy that pays others for their damages. If you run into another vehicle and you don't have collision coverage, that fact will not impact the amount of money the other party might get.

The premiums for this portion of your auto insurance policy may be more than you want to pay. If your vehicle is totaled, the insurance company will only pay you its book value. At some point, you may feel that the potential return has been reduced enough that the premiums of the collision insurance are no longer justified by the potential payment you might get from your insurance company. If you own your car free and clear, you can ask your insurance company to drop or lower the coverage.

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You can reduce your collision coverage by reducing your coverage. This will reduce the rates and still give you some protection. Your lender or leaser may allow you to raise the deductible up to a specified limit. Remove comprehensive and collision coverage on cars older than ten years.

### **Buy Auto Insurance And Home Insurance From The Same Company**

If you combine both your auto and home insurance with the same company you can save a bundle. Clients with multiple policies are more profitable for insurance companies than customers with only car insurance. Insurance companies give deep discounts on both policies to attract these valuable multi-line clients. Typically car insurance discounts are up to 30% and home insurance discounts up to 40%. Insurance companies will also add additional discounts for life insurance and renters insurance.

Many people decide to purchase both auto insurance and homeowners insurance from the same company. But why would you need to put your home and car insurance together at the same company? Apart from the obvious convenience of getting a discount on premiums, you can find some major hidden benefits from having both types of insurance together.

Insurance companies want your business, all of it, so they offer incentives and discounts to get you to put all your insurance in one place. For them, it's easier to maintain and to sell to existing customers. But are there real advantages for you apart from a price break?

Having home and car insurance together will also cut down on paperwork, time and money. Only one bill, instead of two may also help diminish bank charges or the cost of mailing payments, and makes it easier when the time comes to the budget. It also just makes things easier to deal with; knowing things are simplified and all together. Combined insurance can also ensure that there are no gaps in your coverage.

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Some companies even offer extra coverage as an incentive to combine protection. There are higher limits on certain types of coverage than would be usual with a simple homeowners policy. There are even additional things offered like lock replacement and rental reimbursement, which can be very valuable should you need them, and typically are not offered in standard policies. Benefits such as these are definite perks and should be considered when looking to purchase home and auto insurance.

For simplicity's sake, consider getting your home and car insurance on the same renewal schedule, to save time and possibly money. It's much more efficient to have both quoted at the same time than to do each one separately at two different times in the same year. Chances are, while you're shopping around for rates, you'll find a combined policy that has all the benefits you need.

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### **Keep A Good Credit History**

Many personal car insurance companies consider your credit information when determining how much premium to charge for your insurance. So if you are calling around for new car insurance, keep in mind that many insurers are looking at your credit history to determine your car insurance rates.

The reason that some insurance companies use credit information is because they feel there is a direct correlation between consumer's credit history behaviors and expected claims that may occur. Therefore, they feel that people with better credit behavior are less likely to severe insurance losses.

Many insurance companies still use your age, driving history, type of vehicle, where you live in determining how much you should pay for your insurance. Therefore, if you have not established a credit history yet, the companies that use credit history may not be best for you. They may not allow you to be eligible for certain discounts, which could result in higher premiums.

The companies that do use credit scoring will still use other factors in determining your premium. They will also use your age, driving history, type of vehicle, where you live in determining how much you should pay for your insurance.

Is it fair for an insurance company even look at your credit information without your permission? The answer is yes. The Federal Fair credit-reporting act says "Reasonable procedures. It is the purpose of this title to require that consumer reporting agencies adopt reasonable procedures for meeting the needs of commerce for consumer credit, personnel, insurance, and other information in a manner which is fair and equitable to the consumer, with regard to the confidentiality, accuracy, relevancy, and proper utilization of such information in accordance with the requirements of this title." If you feel that your credit history is better then the insurer can find, make sure the insurer has your correct name, address, social security number, and date of birth.

Some insurance companies will look directly at your actual credit reports when determining your rate. However, most will use what is called an "insurance credit

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score." An insurance credit score is developed by using statistical techniques and methods to predict the likelihood a consumer will have a higher than anticipated losses. These are similar to what lenders use to predict the reliability of an applicant repaying a loan.

Insurance companies use many factors in determining your credit score. Here are some examples of those factors:

- Public records: bankruptcy, collections, foreclosures, liens, charge-offs, etc.
- Past payment history: the number and frequency of late payments and the days between the due date and late payment date.
- The length of credit history: the amount of time you have been in the credit system.
- Inquiries for credit: the number of times you have recently applied for new credit, including mortgage loans, utility accounts, and credit card accounts.
- A number of open lines of credit: the number of credit cards, whether you use them or not.
- Type of credit in use: major credit cards, store credit cards, finance company loans, etc.
- Unused credit: how much you owe compared to how much credit is available to you.

Your insurance credit score may differ from company to company, as they will use different factors in determining your premium. Notice that we call it an insurance credit score. This means that it encompasses many factors including credit.

Since each insurance company uses different techniques to determine your credit score, it is hard to tell you what a good credit score is. Usually, a good credit score will result in lower premiums.

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### **Use Low Mileage And Safe Driver Discounts**

Most companies give discounts based on driving habits. To qualify for these safe driver discounts, insurance companies will track and record your driving habits for a period. Based on this data, auto insurance discounts can range from 5% to 40% off of the standard rates.

Most drivers who have records in at-fault car accidents or have traffic violation are most affected with the high-risk premium cost. Having this kind of record will accumulate surcharge points, and that depends on what nature of accident had occurred. Surcharge points can cost you money and increase your premium rates as well. The more points you've got, the higher is your premium.

In this kind of Safe Driver Insurance, the system is to build discount to rewards the drivers with consistency clean driving records wherein drivers have at least five years experience in driving. If a driver has a good record with no at-fault accidents and has not committed any traffic violation for sure, you will have zero surcharge points wherein you will have a discounted premium cost.

Some of the top insurers do offer programs for drivers who do not log a lot of miles. These discounts, according to research, can range from 10% to 18%. Saving a couple of hundred dollars every year seemed worth investigating.

The actual discounts vary by insurer, individual insured people, and the location they live in. If you think you would qualify for a program like this, ask your insurer. If they do not offer price breaks for drivers who do not drive a lot, consider shopping around for a better deal with another top insurance company. All insurers are not the same, and your final choice will depend upon other discounts you may be entitled to, the insurers in your local area, and the rate structures of the companies.



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### **Group Insurance Discounts**

Some insurance companies offer group insurance discounts for employees of companies, members of employer groups, fraternities, credit unions, labor unions, alumni associations, sports associations and other groups.

Finding out if you are eligible for group insurance rates is usually a matter of doing some basic research. Many employers and organizations sponsor group insurance plans for their employees or members as a voluntary benefit. Alumni of various educational institutions are also sometimes eligible. In fact, whether mid-to large-size employers or associations offer these programs or not, most are eligible to have one, if they care to sponsor it.

If you're an individual, the most obvious benefit of a group insurance program is the discounted premium rate offered by the insurer. In the majority of cases, a discount of 10% to 30% off regular insurer rates for a car or home insurance is considered normal.

Employers often look to group insurance programs as a way of rewarding employees for their continued loyalty or enticing prospective employees to work for them. Implementing a program is relatively easy with the sponsoring organization only responsible for helping to distribute marketing materials as required - this generally takes the form of providing distribution lists or facilitating actual drops. There is rarely any cost to the organization to offer a group sponsored program. Participation by organization employees or members is strictly voluntary, and there are usually no minimum participation requirements.

In general, organizations that qualify for group insurance programs have a minimum of 250 employees/members - with the majority being over 25 years of age. It is normally a requirement that employees are either full-time or permanent part-time. Spouses and dependent children of sponsor employees/members are also generally eligible to participate in group insurance programs.

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### **Seek Out Other Discounts**

Obtaining auto insurance discounts which lead to low auto insurance rate is very easy if you know the right discounts you can obtain. One way to avoid paying too much for your personal automobile insurance is to assure you are getting all the discounts you deserve. The following are discounts you should inquire about. Some may not be available in all states and from all insurers, but it doesn't hurt to ask. These discounts will significantly affect your insurance premium.

#### ***Defensive Driving Discount***

This discount can save you 10 percent on most of the significant coverages under your car insurance policy, such as liability, medical payments, and collision coverage. Defensive driving courses can cost as little as \$20 and last as few as 5 or 6 hours. However, the discount normally applies for three years. For example, if your auto insurance premium is \$150 per month, the premium is \$5,400 for three years. Assuming that liability, collision, and medical payments or personal injury protection coverage constitute 85 percent of this \$4,320/-premium, the resulting premium subject to this discount is \$3,060. In this scenario, the actual premium savings would be \$432/- (10 percent of \$4,320) for that 3-year period. To get the true savings, you must deduct the cost of the defensive driving class.

#### ***Good Student Discount***

Statistics show that good students tend to be more reliable and mature than students with marginal grades, leading to better driving decisions. This is the reason; many states allow a 5 to 10 percent discount if your student driver makes good grades, usually an overall "A" or "B" average in high school or college. If the young driver has to pay his or her own automobile insurance, this will be another motivator for him or her to make good grades.

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### ***Auto Safety Features***

Most insurers consider that owners with cars containing safety features may have fewer accidents and reduced injuries. Many insurers encourage drivers to purchase cars with anti lock brakes by giving small discounts for these security features. Other insurers offer discounts for vehicles with airbags and daytime running lights.

### ***Auto Club and Professional Organizations***

Some insurance companies offer auto insurance discounts if you are a member of a club or professional organization.

### ***Multicar***

Many insurance companies provide excellent discounts up to 15 percent if you have multiple cars on your policy. This reduces the insurance company's administrative costs, on a per-vehicle basis, in issuing the policy.

### ***Long-Term Customer***

More insurance companies are offering discounts of 5 to 10 percent if you stay with them at least five years this is sometimes also called loyalty discount.

### ***Claims-Free Discount***

If you have been insured with the same insurance company for at least three years and have not experienced any losses, inquire about a claims-free customer discount. These discounts help insurers retain customers with excellent driving records.

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### **Review Current Policy Coverages Annually**

If you have car insurance, you probably have coverages based on a variety of factors, including the type of car you drive, mileage, your age and more. However, changes happen, and it may be time to review your coverages. Here are some things to think about.

A policy review, or annual review, is something every person with car insurance should do. An easy way to manage this is to do your review when your policy is up for renewal. You can do the review with your agent or on your own.

But why do you need to do the review? Over time, your auto insurance needs may change. For example, maybe you've changed jobs and don't drive as far as you used to. Or maybe you can afford a higher deductible. Perhaps you've had a birthday that's put you into a more favorable age class for auto insurance companies. These types of changes may actually make your insurance premium lower, but if your insurance company doesn't know it, you won't be saving.

You also may be able to eliminate coverages you no longer need or qualify for discounts based on your age or if you've installed a car alarm. Check with your current company. You may also want to do some comparison shopping to make sure you're still getting the best value. Rates at other companies may have changed since you got your current auto policy, or a new company may be doing business in your state.

Things change over time, make sure you and your agent regularly review your policy and make sure it meets your current needs. An annual policy review is the best way to make sure you are receiving all of the discounts you are eligible for and to make sure you are adequately covered.

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### **About The Author**



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#### **About Our Agency (The Hanks Group)**

Since 1999, The Hanks Group has served the insurance needs of Dallas area Businesses and Families. We at The Hanks Group strive to help you reach your own unique goals. We are committed to provide a full line of insurance products from our agency. Our agency's primary focus is to protect you better with our broad range of insurance products. We offer a broad range of insurance products to protect Dallas & Fort Worth families.



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