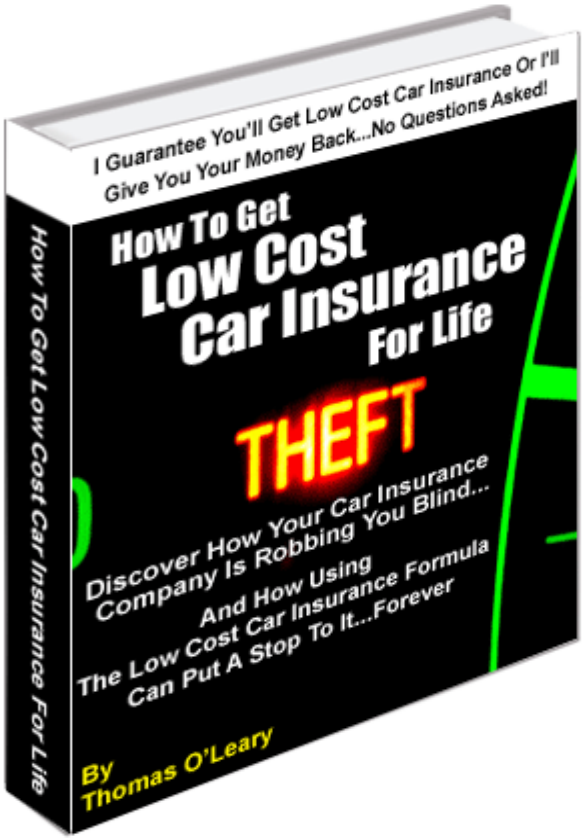
How To Get Low Cost Car Insurance For Life



© TS & Associates Publishing LLC – All Right Reserved

Liability/Disclaimer of Warranty:
The Authors and Publishers of this book and any accompanying materials have used their best efforts in preparing this program. The authors and publishers make no representation or warranties with respect to the accuracy, applicability, fitness or completeness of the contents of this program. They disclaim any warranties (either expressed or implied), merchantability, or fitness for any particular purpose. The authors and publishers shall in no event be held liable for any loss or damages, including but not limited to special, incidental, consequential, or other damages. As always, the advice of a competent legal, tax, accounting or other professional should be sought.

This program contains material protected under International and Federal Copyright Laws and Treaties. Any unauthorized reprint or use of this material is prohibited.

Table of Contents

Table of Contents.....4
Introduction.....5
Formula 1 – The Discount Club.....7
Formula 2 – Drop a 40% Percent Bomb on Your Car Insurance Company.....16
Formula 3 – Show Your Car Insurance Company What Bodily Injury Really Is.....23
Formula 4 - The Only Property Damage Is Done To Your Wallet.....34
Formula 5 – Political Games (At Your Expense) – Part I.....39
Formula 6 - Political Games (At Your Expense) – Part II.....45
Formula 7 – Your Car Insurance Company Is Not An HMO.....50
Formula 8 – The Only Thing You'll Lose With "Loss Of" Coverage is Your Money.....54
Formula 9 - The "Extras" Are A Money Pit & Big Brother Is Watching.....56
Formula 10 – Low Cost Car Insurance Checklist.....59
Formula 11 - The Car Insurance All-Stars: Shop For New Coverage Then Cancel The Old.....99
Car Insurance Requirements & Laws - All 50 states and DC.....110
Car Insurance Terms.....120
Bonus #1: What Insurance Companies & Banks Don't Tell You....And Why It Can Lead To Bankruptcy.....124
Bonus #2: Diminished Value Secrets.....132
Bonus #3: How To Make Car Dealers "Roll Over and Play Dead.....136
About the Author.....142

© TS & Associates Publishing LLC – All Right Reserved

Introduction

Important – Read This First

If your Agent or Car Insurance Company has helped put your Car Insurance Coverage together….you're overpaying by up to 50%. And it's likely even more than that.

Having these folk's help you is like letting a fox guard the hen-house.

When it comes to saving money on your car insurance, knowledge is power. In the past, the car insurance company had the knowledge. With this guide, YOU now have the knowledge....and saving money becomes very, very easy.

I give you all the information you need to slash your car insurance costs.

All you need to do is….

1) **Have your current car insurance policy handy. Pay particular attention to the declarations page (If you do not have a copy of your policy handy, call your agent or company and ask for one. While waiting for it to arrive in the mail, review the Low Cost Car Insurance Formula. When your policy arrives, use the Checklist that begins on Page 59 to slash your car insurance costs).**
2) **Review the Low Cost Car Insurance Formulas and pay close attention to the recommendations.**
3) **When you're finished reviewing the Formulas, use the Car Insurance Checklist (beginning on page 59) to work on your current insurance provider and save up to 50%...or shop for new coverage with the recommended providers and save even more….up to 67%.**
4) **Let is know how much you saved by Clicking here.**
5) **Buy something you've lusted after with the money you saved!**

© TS & Associates Publishing LLC – All Right Reserved

That's all there is to it.

Enjoy the savings!
Tom

© TS & Associates Publishing LLC – All Right Reserved

- Formula 1 -
The Discount Club

(If You Don't Check, You Won't Get!)
(If You Don't Ask, You Won't Get!)

Car Insurance Discount Definition: A premium reduction on your insurance if certain safety, lifestyle or financial conditions exist regarding you or the vehicle(s) covered by your insurance company.

In September of last year, I leased a new car. It's a good car. A four door sedan, V6 with lot's of toys. The day I brought it home, I called my Insurance Company to add the new car to the policy - just like millions of other Americans do every year.

When I got through to a friendly representative, we went over the vehicle specifics and then started to talk about possible discounts my new car qualified for.

That part of the conversation lasted less than 30 seconds. She asked me a couple of questions about airbags, anti-lock brakes (ABS), and if the vehicle had a security system.

Then she moved on to the next part of the policy write-up.

Whoa! Hold on, I said. I politely asked her to back-up a minute and talk a little more about discounts. I'm glad I did - I got a total of 11 Discounts which saved me $167.17.

Unfortunately, this is how most car insurance companies handle the discount

© TS & Associates Publishing LLC – All Right Reserved

discussion - they ask very little about actual discounts you, or your vehicle might qualify for. There's a real good reason they don't spend a lot of time on discounts.

And that is - the more discounts they hand-out, the less profit they make.

These are very smart people we're talking about here....and some of the most successful companies on earth. They don't get that way by giving money away.

So, here is the Golden Rule for Car Insurance Discounts -

If You Don't Ask About Discounts....You Won't Get Any.

There's only a handful of States that mandate any discounts at all, and that's usually for cars with airbags and ABS, which many cars have anyway.

If you wait on the Insurance Company to hand you a couple of discounts, you're leaving a lot of money on the table. It's up to you to ask for, and get the discounts you're entitled to.

Here's a list of real discounts that can apply to you and your vehicle(s). They're broken down into three separate categories.

1) Safety
2) Lifestyle
3) Financial

See which discounts will apply to you (some that you thought you were getting, or should be getting, won't even shown on your policy) - then ask about any of these discounts that apply when modifying your existing coverage....or when shopping for new car insurance coverage.

And remember, later in The Low Car Insurance Formula, I'll walk you through this

© TS & Associates Publishing LLC – All Right Reserved

formula when you actually begin the process of slashing car insurance costs.

Your Personal Strategy For Car Insurance Discounts

Safety Features That May Qualify For Discounted Rates

** TIP ** If you're not quite sure what safety features you have, I'll show you where to find a complete list detailing the safety features for your vehicle(s) on the Low Cost Car Insurance Checklist that's detailed at the end of this Report.

- **Air Bags**
  Some companies might discount up to 8% off Personal Injury Protection and Medical Payments coverage if the driver and passenger sides have air bags and automatic seat belts (not many vehicles have these anymore though).

  If you have side-air bags expect up to 9% more. And with Head Curtain Air bags for the front and rear, your car insurance rates will be discounted even further.

- **Passive Anti-Theft Devices**
  Most car companies give discounted rates on your premium when a passive anti theft device is present. By that I mean a device that is active when you lock the doors, i.e. the horn beeps. Typically the discount can be 15% - 21% - a nice chunk-of-change.

- **Active Anti-Theft Devices**
  This usually means an installed Car/Burglar alarm or something like "The Club".

© TS & Associates Publishing LLC – All Right Reserved

I've seen a 5% discount for these systems.

- **Tracking Unit/Theft Recovery Unit**
  If you have a Tracking/Theft Recovery Unit, the Discount Rate can be huge. For instance, if you live in Massachusetts, you get a minimum 25% discount for having these systems on your vehicle.

- **Anti-Lock Brakes (ABS)**
  If you have Anti-Lock brakes (ABS), you could get up to a 5% discounted rate on your Bodily Injury and Property Damage coverage.

- **Traction Control**
  As more and more cars, trucks, vans and SUV's offer this, more and more insurance companies are giving small discounts for having it.

- **Four Wheel Drive/All-Wheel Drive (AWD)/On-Demand All Wheel Drive**
  Along with ABS, some of the best safety inventions to be mass-produced in a long time - see if there is a discounted rate for having these systems.

- **Stability Control**
  When your tires are about to give up and toss your car or truck off the road, this system helps keep your vehicle "On the Pavement". Most insurance companies offer a discount for these systems.

- **Daytime Running Lights**
  Some say that Daytime Running Lights reduce the risk of an accident by almost 10% - ask about a discount.

Lifestyles That May Qualify For Discounted Premiums

- **Are you Married?**

© TS & Associates Publishing LLC – All Right Reserved

If so, many insurance companies offer discounts for married couples.

- **Take Advantage of Low Mileage Discounts**
  Some insurance companies offer discounts to folks who drive a lower-than-average number of miles each year. And discounts for low mileage also apply to those people who car-pool to work.

- **Have An Advanced Degree**
  Have an advanced degree like an MBA or PHD? Then ask if that will get you a discount. Advanced Degrees mean less risk for a car insurance company. That equals a discount.

- **Are You A Graduate Student?**
  If so, ask if you get a discount.

- **Are You A Teacher**
  If you are, ask about a discount. Some insurance companies are giving a small discount if a Teacher belongs to the NEA or a State Education Association.

- **Driving School**
  Some Car Insurance Companies give young drivers (under age 25), who finish a State approved Drivers Ed class, up to 10% off on Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection and Comp & Collision coverage -- Mom's and Dad's....check this out to see if it will lower your car insurance rates!

- **Safe Driving Program/Defensive Driving Course**
  Some insurance companies will give you a significant discount for attending a defensive driving course - sometimes up to 15%. If you have teen drivers on your policy, or are a young driver yourself, ask if you can get a discount for this type of course. If you are able, look into it further. A side benefit to this – young drivers that take these courses cut their chances of an accident by more than 50%.

© TS & Associates Publishing LLC – All Right Reserved

- **Safe Driver Status**
  If you're a safe driver (usually 3 years with no points/infractions) you'll qualify for additional savings. Your Car Insurance Company should let you know usually with a statement on your Bill that says something like "Your Premium reflects the maximum discount allowed for safe drivers".

- **Safe Driver Status II**
  If you're a safe driver, usually 3-5 years with no accidents, you'll qualify for additional savings. Your Car Insurance Company should let you know usually with a statement on your Bill that says something like "Your Premium reflects the maximum discount allowed for safe drivers".

- **Good Student Status**
  Do you have kids? Are they on your Car Insurance Policy? Are they good students? Well, what are you waiting for - Find out what kind of Discount you can get!

- **College Students Away From Home**
  Mom's and Dad's - are your kids away at college (usually at least 100 miles) and on your policy? If so, ask about a discount.

- **Park It In The Garage**
  Make sure you check your Car Insurance Policy to make sure you're getting a small discount for parking your car in your garage at night. Don't see a discounted rate anywhere? Make sure you ask about it.

- **Safe Vehicle - Safe List Status**
  Many Auto Insurance Companies classify certain cars as "Safe Cars", which means there is information in their Files, or in Governments Files, that says there is less of a risk (injury or death) by the way a vehicle is designed & built. Ask if your vehicle is on the "Safe" list or considered a "Safer" vehicle.

© TS & Associates Publishing LLC – All Right Reserved

And if you're looking to buy a new vehicle make sure you check out Safety Ratings - there is a huge difference....and it could cost you or a loved-one their life.

- **Occupation**
  Car Insurance Companies are statistic junkies. So much so, that they've identified ties between what you do for a living and the risk you pose as a customer. For instance, a salesperson that's on the road every single day of the week carries a much higher risk than say a software developer who sits at a PC all day.

  Thus, the salesperson will pay more for their car insurance than the developer. If you sit behind a desk, ask what type of discount you might qualify for.

- **Do You Belong To A Professional Organization?**
  If so, see if your group has an affiliation with your insurance company. It could be worth up to a 9% discount.

- **Are You A Federal Employee?**
  If so, some insurance companies offer up to an 8% discount.

- **Long Time Customer?**
  If you've been with a particular company for years and years, ask for an additional discount - you deserve it - and should get one.

- **Are you over 50/55 Years Old?**
  If this is you, ask for an additional discount. You deserve it - and should get one.

- **Drive a Hybrid?**
  If you drive a Hybrid, some insurance companies are beginning to offer a discount on these vehicles.

- **Drive An Economy/Compact Car?**
  If you own certain types of economy/compact cars, you could get a discount.

© TS & Associates Publishing LLC – All Right Reserved

- **Drive An SUV/Pickup?**
  If you own certain types of SUVs/Pickups, you could get a discount.

- **Do You Live On A Farm or A Ranch?**
  If so, and the vehicle being insured is used for farming or ranching only, you should get a discount.

- **Do You Have More Vehicles Than Drivers?**
  That's right, if you have more cars in your driveway than family members eligible to drive them, you might be able to get a discount.

- **Are You Over 50 Years Of Age And Drive Only During The Day?**
  If that's you, you might be able to get a discount.

FINANCIAL TIPS THAT MAY QUALIFY FOR DISCOUNTED PREMIUMS

- **A Yearly Policy**
  Choosing a yearly policy instead of a bi-annual one might get you a discount as well. Make sure you ask if you can get a yearly policy and if you can, what discount will you get.

- **Lump Sum Payments**
  If you can afford it, ask if you can get a discount for paying the bill upfront, instead of on a monthly, quarterly or semi-annual basis.

- **Electronic Payments (Online)**
  See if you can get a discount for paying your bill online - some companies will offer one.

- **Multiple Car Discount**

© TS & Associates Publishing LLC – All Right Reserved

If you have more than 1 vehicle on the same insurance policy, many companies will offer an additional discount.

- **Auto and Homeowner/Rental Coverage From The Same Company**
  If the Car Insurance Company you're using, or one you decide to get a quote from, offers Homeowner/Rental Insurance, make sure you get a quote for both types of coverage from that company. The discount for having both coverage's with the same company can be very, very generous - up to 15% for your Auto Insurance and up to 20% for Homeowners/Renters coverage.

- **AAA Member**
  Do you belong to AAA (American Automobile Association)? If not, you might want to consider it. It's reported that AAA members save more than $27 million annually on their car insurance. How do they do that? They just tell their Car Insurance Company (or tell one they're getting a quote from) that they're a member. Give it a try - see what the discount might be.

- **And The Greatest Tip Of All - Shop Online**
  If you plan on getting a new car insurance quote, only do it online. Don't call a local agent or a toll-free number at a large insurance company. The reason - an automated, online quote is the cheapest way for a car insurance company to give a quote. And typically, that automated system will enable you to get a lower quote because that system is a much cheaper way for the car insurance company to do business.

© TS & Associates Publishing LLC – All Right Reserved

- Formula 11 -
The Car Insurance All-Stars

Shop For New Coverage Then Cancel The Old

For those that want to spend a few extra minutes to save even more, this is for you.

First, I want to talk a little about shopping online for car insurance.

As you'll see in a moment, you will not recognize many of the Car Insurance Companies I have listed. They are not the Companies you see and hear with the in-your-face advertising on radio or TV promising to save you "15% or More" or having the "Lowest Rates In The Universe".

The companies I'm recommending here have a hard-earned reputation of offering very attractive rates....and superior customer service. What that means to you is this. You not only get great rates but they also pay what they're supposed to....when they're supposed to.

That's huge....because getting a great rate means nothing if you have to beat your insurance company over the head with a 2x4 to get them to pay a claim.

If you want to spend a few minutes more and perhaps get another 17% off your car insurance premiums, stay with me here. All you need to do is....

1. **Have your completed Car Insurance Checklist handy**
2. **Make sure you have your current policy, particularly the declarations page, your drivers license, and if possible and your vehicle registration available.**
3. **Choose 3 of the companies highlighted below to get a FREE, quick and easy**

© TS & Associates Publishing LLC – All Right Reserved

online quote.

4. Use the checklist to slash the cost of the new quote and begin coverage.
5. Cancel the old policy.

It really is as simple as that.

Okay, you've got the checklist in front of you, right? Good. And you've got your drivers license, and if possible, your vehicle registration? Good.

Just below, you'll see a list of 11 Car Insurance All-Stars. It's in no particular order....but I've noted my personal favorites with red asterisks – look for this "***" when you're reviewing these companies – and use them first if you can. Pay close attention and read each description carefully to see if a company you're interested in doing business with will even allow it. Some don't offer coverage in every State. And some even have membership requirements.

Go ahead and get 3 quotes and make sure you use your checklist as much as possible. Why three quotes? Because different car insurance companies can offer much different prices for the exact same coverage. Getting 3 car insurance quotes lets you know which company offers the best price for the same coverage.

Here's something to remember. In some cases, getting an online quote will not allow you to utilize all the Strategies you've discovered. A couple of these companies have designed their online quote systems to be extremely fast, so their process is short and sweet.

And that's okay, because after you complete 3 online requests, selected the best quote, and made arrangements for you new policy, it should arrive in the mail within 10 business days.

That's when you put any Formulas you couldn't use online to work for you. Once you receive the new policy, pull out your completed checklist again. Pick up the phone

© TS & Associates Publishing LLC – All Right Reserved

and call your new Insurance Company....and put any of the Formulas you couldn't use online to work immediately.

Or, a few of these companies may not offer "instant quotes". You may be contacted later by e-mail or by an agent that they've made special arrangements with. It really doesn't matter. You're going to save money either way.

Ready? Here we go.

The Best of the Best - Part I

*****Electric Insurance Company*****
Website - Click Electric Insurance Company to apply.

Based in Beverly, Massachusetts, the Electric Insurance Company offers Auto, Home, Condo, Renters and Umbrella Insurance.
Electric Insurance is not available in all States.

They offer up to additional 10% off your auto insurance and up to 20% off your homeowners insurance premium if you carry both policies with them.

Originally started by General Electric for it's Employee's only (they have some of the best Employee Benefits in the U.S.) - now it's open to you. They don't offer coverage in every State - if they do offer it in yours, good for you.

For those with a high net worth needing additional liability coverage's, they offer umbrella coverage.

© TS & Associates Publishing LLC – All Right Reserved

Unitrin Direct
Website - Click Unitrin Direct to apply.

Based in Chicago, Illinois, Unitrin Direct offers Auto, Home, Condo and Renters Insurance.

Unitrin Direct is not available in all States. Auto coverage is offered to residents of California, Colorado, Connecticut, Georgia, Florida, Illinois, Indiana, Maryland, Michigan, Missouri, Nevada, New Jersey, New York, Ohio, Oregon, Pennsylvania, South Carolina, Texas, Virginia, Washington and Wisconsin.

Unitrin is consistently ranked high for both attractive rates and customer service. Currently has more than 6 million customers and has a very easy to use online quote system.

*****Esurance (White Mountains Insurance Group, Ltd)*****
Website - Click Esurance to apply.

Based in San Francisco, California, Esurance offers Auto, Home, Condo and Renters Insurance.

Esurance is not available in all States. Auto coverage is offered to residents of Arizona, California, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Nevada, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington, and Wisconsin.

Don't let the silly cartoon commercials fool you - this is a serous player in the car insurance industry with great rates and superior customer service. It's also considered to have the fastest online quote system - and the easiest.

© TS & Associates Publishing LLC – All Right Reserved

You don't have to talk to anyone or even give any personal information. All you have to do is enter general information about the vehicles and drivers you want to insure. Heck, you don't even have to use your name if you want don't want to.
Give them a try. And if the online quote is anywhere near what you're looking for, then it's time to put the formulas to work and slash that quote even further. Pick up the phone and have some fun.

*****USAA Insurance (United Services Automobile Association)*****
Website - Click USAA to apply (does have membership requirements – see below).

Based in San Antonio, Texas, USAA offers Auto, Home, Condo and Renters Insurance. This is my Car Insurance Company.

USAA began in 1922, when 25 Army officers met in San Antonio and decided to insure each other's vehicles. They currently has 5.6 million members and is not a publicly traded company, which is highly unusual in this industry.

USAA Does Have Membership Requirements. They are:

- **Active duty military officer or enlisted personnel, or;**
- **Former Spouses or adult children of current USAA Member, or;**
- **National Guard, Selected Reserve officers and enlisted personnel**
- **Officer candidates in commissioning programs (Academy, ROTC, OCS/OTS), or;**
- **Retired or separated military personnel**

See if you're eligible by contacting them at 1-800-531-8080. If you are, go ahead and join, then get a new insurance quote.

USAA is my Insurance Company....and I've not able to find any other company that

© TS & Associates Publishing LLC – All Right Reserved

can come close to the low-cost rates they offer.

Chubb Insurance Company
Website – Click Chubb to apply.

Based in Warren, New Jersey, the Chubb Insurance Company offers Auto, Home, Condo, Renters and Umbrella Insurance.
Chubb is not available in all States.

I can hear you. Chubb? Never heard of them. Not to worry. Not many people have. They been in business for more than 100 years and they offer attractive rates and customer service that consistently gets high marks.

For those with a high net worth needing additional liability coverage's, they offer umbrella coverage.

Amica Insurance Company
Website – Click Amica to apply.

Based in Lincoln, Rhode Island, Amica Insurance Company offers Auto, Home, Condo, Renters and Umbrella Insurance.
Does not offer coverage to residents of Hawaii.

Another company that's been in business over 100 years with an excellent customer service rating. How good are they? More than 35% of their customers have been with them 20 years or more - that says a lot in my book.

For those with a high net worth needing additional liability coverage's, they offer umbrella coverage.

© TS & Associates Publishing LLC – All Right Reserved

AIG (American International Group)
Website – Click AIG Car Insurance to apply.

Based in New York, New York, AIG offers Auto, Home, Condo, Renters and Umbrella Insurance.

AIG is the "Big Daddy" of them all. They are the largest underwriters of insurance in the United States and dwarf many of the companies listed here. Because they are so big, they can very often get you lowest rates, particularly if you have a very good driving record.

For those with a high net worth needing additional liability coverage's, they offer umbrella coverage and other specialized services.

The Best of The Best - Part II

The next four companies are considered "Clearinghouses"- meaning they represent numerous insurance companies. They're very much like a huge online Insurance Agent offering services from many different companies. And because these companies are competing for your business, the quotes are usually VERY, VERY good.

Using these online companies is a really quick way to hit all the big companies at once. It's free and there is no obligation.

*****Insurance.com*****

© TS & Associates Publishing LLC – All Right Reserved

Website – Click Insurance.com to apply.

Based in Solon, Ohio, Insurance.com offers Auto, Home, Condo and Renters Insurance.

Insurance.com is the largest online Agency in the U.S. offering car insurance coverage (and other products) from 12 of the leading car insurance companies. Use their online system and get up to four different quotes instantly. It's an easy and fast way to do save some money.

*****Insweb.com*****
Website – Click Insweb.com to apply.

Based in Gold River, California, Insweb.com offers Auto, Home, Condo and Renters Insurance in EVERY U.S. State.

Insweb puts you online and in-touch with 40 of the largest car insurance companies in the U.S. All you do is fill out one simple form, one time - and they'll match your profile with the insurance companies in their marketplace. This service is free and has no obligation on your part.

InsureMe.com
Website – Click Insureme.com to apply.

Based in Englewood, Colorado, Insureme.com offers Auto, Home, Condo and Renters Insurance.
Does not offer coverage to New Jersey residents.

© TS & Associates Publishing LLC – All Right Reserved

Insureme offers a single, simple application that will get you insurance quotes from top-notch insurance companies. All you need to do is compare coverage and pick which policy is the best for you.

InsuranceFinder.com
Website – Click Insurance Finder to Apply

Based in San Diego, California, Insurance Finder offers Auto, Home, Condo and Renters Insurance.

Insurance Finder offers you two options on getting a quote. One, you can choose to find an individual agent in your area that will get you the lowest quote they can. Or two, you can complete a single form and get quotes from multiple agents who meet your exact coverage needs.

Getting a few car insurance quotes shouldn't take you more than 23 minutes. Here's one thing that might cost you a few more minutes though. When using the sites listed above, you might be asked upfront about looking at homeowners or renters insurance. If so, jump onboard and save even more money.

As you complete your quotes, and a homeowners or renters quote was not part of the quote system, head back to the companies you got a car insurance quote from....and get your Home, Condo or Renters quote as well. Just hop back online....or pick up the phone and call.

Remember, you'll get up to an additional 17% off your car insurance rates and up to 20% off your homeowners or renters insurance by having both coverage's with the same company.

© TS & Associates Publishing LLC – All Right Reserved

How and When To Cancel Your Old Car Insurance Policy

Once you have your new car insurance policy in hand, you can cancel the old policy. However, DO NOT cancel the old policy until the new one is in effect.

When it's time to cancel, you'll sometimes find it's not as easy as just picking up the phone and calling them.

Some car insurance companies allow that. Others want it canceled in writing.

Here's what you need to do. Call your old insurance company and let them know you're going to cancel your policy and give them a date for cancellation.

Most companies will then send you a cancellation request form. Once you get that, review it carefully to make sure the information is correct, then sign it and return it.

In very, very rare cases, your old insurance company won't send a cancellation form. If that happens, just write a quick note with your name, policy number and contact info along with your instructions to cancel the policy immediately.

Then stop by the Post Office and send it out as "Registered Mail". Once the insurance company signs for that note, you're finished with them.

Okay – that's all there is to saving even more.

Do Us A Huge Favor

It would be a huge help if you could take 15 seconds of your time and let me know how much money you saved by following these Formulas. Also, if you'd like to leave a comment you can do that too.

© TS & Associates Publishing LLC – All Right Reserved

Just click here to let us know....then press send.

© TS & Associates Publishing LLC – All Right Reserved

About The Author

Thomas O'Leary is a dynamic businessman and regular ol' Dad who's launched two successful online companies, is a published Author and continues to serve small, medium and large business as an Automotive Portfolio Analyst (a real fancy name for car consultant).

In this capacity, he's helped small, medium and large companies manage their Auto & Truck Fleets - and has saved his clients in excess of $300 million dollars.

Tom resides in Cincinnati, Ohio, with his Wife and three children.

© TS & Associates Publishing LLC – All Right Reserved
www.lowcostcarinsuranceformula.com