

# Save on Premium AND Keep Stable Coverage

GOOD  
DRIVING  
DISCOUNT

LOW  
MILES  
DISCOUNT

ANTI-  
THEFT  
DISCOUNTS

GOOD  
STUDENT  
DISCOUNT



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 **RAMSEY TRUSTED**

## Have You Ever Googled "Cheap Insurance"?

*We bet that you have. We also bet that you have heard the saying: "You get what you pay for."*

**I have a life secret to share with you:** Instead of getting cheap quality insurance, get rewarded with stable coverage discounts! Here are just some of the main money savers that my team and I look for when we shop for new *and* current clients. Let's chat and I will see if there are any discounts that you qualify for now, as well as ones that you could possibly get in the future. **Also, carriers always find new ways for you to save, and I always keep updates on my radar!**

BUNDLE  
HOME  
& AUTO

CLASSIC  
CAR  
DISCOUNT

DON'T  
FORGET:  
CARRIERS  
THINK OF  
NEW WAYS  
ALL THE TIME!

GIVE  
ME A  
CALL!



For a discount  
breakdown, read  
our blog posts!

We have a blog that  
talks about good  
driving discounts  
and another that  
highlights cheap  
insurance dangers.



**MOSAIC**  
INSURANCE

# Can Working with an Independent Insurance Agent Save You Money?

**I sure think that it can!** We crunched our numbers, and we found that the average person who switches to Mosaic Insurance Alliance, LLC. saves between **15% to 20%**! *Give me a call today and we will see how much you can save.*

**Also, don't get me wrong**—it's possible for you to get the same savings elsewhere...if you know what to specifically ask for at the right moment, or you get another independent agent or salesperson with an active attitude who has extensive knowledge of the current programs. *When you are paired with me, there is no guesswork and I do all the footwork.*

**Plus, working with me can save you time!** With Mosaic, there are no more long holds, pressing endless buttons to direct a call, dealing with a robot, and hearing elevator music! It is my mission to figure out which insurance company is the best fit for you, determine what important endorsements should be discussed based on your situation, search for different current saving opportunities, and ask you if you are interested in future carrier programs that can save you money.

## What Does It Mean to Be a Good Driver?

**What do you have to do to qualify for a good driver discount?** Good driving discounts are often called safe driving discounts for a reason. Carriers have factors like those below that decide what is good (safe) driving.

- **Little/no hard braking.** Gradual and smooth braking is key. Hard braking can signify that you aren't alert, aren't ideally flowing with traffic, are in unsafe territory, and/or created an unsafe situation that could have led to an accident.
- **Little/no hard acceleration.** Fast acceleration can be seen as aggressive driving. Also, gradually accelerating can give you more reaction time and give you a better understanding of road and weather conditions. Plus, aggressive acceleration can be bad for your car, especially if it's not completely warmed up (you don't want to be hit on the freeway from a sudden breakdown!).
- **Avoiding hard turning.** Like with hard braking and accelerating, it is deemed dangerous to take hard turns. You want to do the recommended turn speed limit or less—whatever is currently safest.
- **Driving low miles.** The longer you are on the road, the more chances you have to hit someone, be hit by someone, run a red light, become fatigued, etc.
- **Having little idle time.** Idle time signifies traffic. Traffic signifies a higher chance of hitting someone because there are more people on the road to hit and there are many chances to get a fender bender.
- **Little or no nighttime driving.** It's harder for you and others to see in the dark, crime is more dominant, drivers are likelier to be tired, there are less witnesses, security cameras catch less, and street racing is more common at night. All these factors expose you to more risk than daytime driving.

## 5-Star Client Reviews



**"Megan Mazingo** was easy to work with, knowledgeable, and saved me money from my legacy insurance carrier. If you haven't worked with an independent agent, you should. She first understands your insurance needs and then shops your coverage to save you money. Happily recommend. Cheers, Megan. Thank you!!" ~**Ryan H.**

**"Megan** is the best agent that I've ever had! I would 100% recommend her for this job!" ~**Haddy C.**

**"Megan** was great! She was very patient and kind. She was very thorough and clear. She listened to all of my needs and answered all of my questions, some of which were repetitive but she kept her professionalism and kindness. She helped me out and everything worked out! She is a definite asset to this company!" ~**Shameem H. | Kent, WA**

## Some of Our Carriers with Good Driving Discounts



**Nationwide**

**Mosaic writes personal insurance in WA, OR, ID, & AZ.**



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