





## TAMARACK QUICK TIPS FOR AUTO

Last year we shared a study that announced the average insurance policy will increase 79% simply by adding a teen driver. A recent study by Consumer Reports echoes that, but also provides a deeper sense of what makes up auto rates. Below is a wonderful illustration of how some insurance companies arrive at your rate.

Having developed insurance products for a large insurance company, I understand the many ways they use Big Data to support their pricing and profitability. Not all are the same which is why you should leverage the experience of Tamarack Insurance - and let us customize your needs with a product that provides value you can afford. We are able to emphasize discounts to navigate your through:

- The teenage years
- The accidents and tickets (as well as provide some products with accident and ticket forgiveness)
- Bundling insurance with the companies that offer the best benefits (not all are generous)
- Setting of deductibles based on cost / benefit

## Choose the right coverage - Control what you can, insure for what you can't

If you know you are a safe driver don't expect you'll have an accident. After all, on average only 4% of people have an accident in any given year. Consider the need for collision insurance on older vehicles.

However - Insure for what you can't control:

- Vehicle Theft
- Animals
- Floods
- Hail
- Vandalism
- Vehicle Fires

Comprehensive coverage is what covers those uncontrollable losses and is affordable for almost all budgets. This is why we strongly recommend purchasing comprehensive coverage even when you elect against collision insurance.





Dillon Knuffke

## We are proud to introduce our newest Tamarack Insurance agent

Dillon is a licensed agent in personal and commercial lines. He graduated from Glacier High School in 2016 with merit distinction and is currently enrolled in the Honors Program at Flathead Valley Community College, majoring in Comparative Literature. Dillon's hobbies include: Guitar, writing, reading and is always looking for a theater production in which to perform.