

The Quarterly Update



3rd Quarter 2023

● DID YOU KNOW? ●

In the State of Georgia these are the top 5 Property & Casualty Insurers:

1. State Farm
2. Progressive
3. Allstate
4. Berkshire Hathaway
5. USAA

**Come visit us today
for all of your
insurance needs.**

Source: <http://www.insurancebusinessmag.com>



Renter's Insurance & Your College Student- Is It Something You Need?

So your little one is all grown up now and has ventured into the real world on their own to start college. They may be living on-campus in a dorm or off-campus in a house, apartment or condo. Regardless, they took a lot of their stuff with them.

Renter's Insurance isn't something that is typically required but is highly recommended. Sometimes your homeowners (HO) insurance will extend to the stuff your child has with them at school but sometimes it does not. The key is knowing what your HO policy covers and what it doesn't. If your child's belongings are not covered under your HO policy you should really consider a renter's insurance policy for them. They are incredibly affordable and will cover your child's things should they be damaged or stolen.

You don't think of them as having a lot of valuable things but the replacement costs for computers, bikes, furniture and clothing can add up quickly especially if you are having to replace them all at one time.

AGENTS CORNER



Why Chose an Independent Agent?

Being an independent insurance agent provides numerous advantages over working for a single insurance carrier, including the ability to offer clients a wider range of insurance products from different providers, flexibility in creating customized policies, and the freedom to negotiate rates on behalf of their clients. Independent agents also offer personalized service and build long-lasting relationships with their clients, ensuring that their insurance needs are consistently met.

-Trice Thornton

 Find us on Facebook

www.thorntonip.com



How Often Should I Really Shop For Car Insurance?

The answer may surprise you and it's probably more often than you think...

To make sure you are getting the best coverage rates available you should shop your car insurance at least once a year and sometimes every 6 months if that is the length of your policy coverage. According to bankrate.com the average cost for car insurance is a little more than \$2,000 a year. For many of us that would be a considerable portion of our monthly budget. Now we all agree, it is hands down easier to just renew your current policy each time, however you may be missing out on substantial savings by doing this.

Aside from your annual "shop around," certain other life changes can necessitate shopping your policy rate sooner. Some examples of this are: moving (across town, to another state or across the country), purchasing a new vehicle, adding a new driver to the policy and having an increase in your credit score. To discuss car insurance rates call us today!

GET IN TOUCH



Trice Thornton

912-429-2933

trt@thorntontip.com



Thomas Carver

912-250-9373

tvc@thorntonip.com



Find us on Facebook

www.thorntonip.com