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Personal Risk Management Tips



Drivers: Tips for Lowering Auto Insurance Premiums

Auto insurance is a major expense. You can't do much to control the behavior of other drivers, but you can take steps to lower your premiums. Here are common discounts to consider:

1. **Defensive Driving Discount** – Take a defensive driving course to save up to 10%
2. **Good Student Discount** – Good grades can earn students a discount of 5% - 10%
3. **Bundle Policies** – Bundle home & auto insurance for a discount of up to 10%
4. **Auto Safety Features** – Features like antilock brakes, air bags & collision avoidance systems often come with discounts
5. **Auto Club Discounts** – Some companies offer discounts if you join auto organizations like AAA
6. **Multicar Discounts** – Save up to 15% if you insure more than one vehicle
7. **Long-Term Customer** – Some companies offer discounts of 5% - 10% if you stay with them 5+ years
8. **Claims-Free Customer** – If you've been insured with a company for 3+ and haven't made any claims, request a discount

[Here are more tips](#) from Value Penguin.

Teens: Safety Tips for New Drivers

Have a new teen driver in the home? You probably have a lot of anxiety every time he or she slips behind the wheel, and with good reason. According to the Centers for Disease Control (CDC), teens aged 16-19 are most at-risk of being involved in a serious accident. There are things you can do to raise a good driver:

1. Talk openly about safe driving practices
2. Set firm ground rules (number of passengers allowed, where/when they can drive, curfews, etc.)
3. Make rules about cell phone use
4. Ensure they follow speed limits
5. Ensure they always use a seat belt
6. Limit driving at night
7. Emphasize the importance of never drinking & driving
8. Install GPS & program it to let you know

- where your teen is driving
9. Arrange for emergency roadside service, such as AAA

[Here are more tips](#) from the Pennsylvania DMV.



Homeowners: Tips for Lowering Premiums

Homeowner's insurance is a substantial expense. However, you can take steps to lower your premiums, especially if you live in an area that's prone to hurricanes or other windstorms:



1. Raise your deductible
2. Get a monitored security/alarm system
3. Skip small claims
4. Keep your home well-maintained
5. Ask about available discounts
6. Install storm shutters or impact-resistant windows/doors
7. Install & maintain smoke alarms
8. Bundle home & auto insurance
9. Request a Comprehensive Loss Underwriting Exchange (CLUE) report for any home you're considering

[Here are more tips](#) from Nerd Wallet.

Identity Theft: Protecting Your Identity & Credit

Identity theft is a very common problem that can easily ruin your credit. The US Secret Service estimates consumers lose millions annually due to cyberthieves stealing personal information online. Here are ways to reduce your risks of becoming the next victim:

1. Check your credit records often
2. Shred old financial documents (rather than just throw them in the trash)
3. Keep your Social Security card in a secure place
4. Password protect all devices
5. Use a password manager
6. Don't click on suspicious links in emails/texts (phishing schemes)
7. Don't give out personal information over the phone
8. Limit the number of credit cards in your wallet



[Here are more tips](#) from Experian.

Dog Bites: Tips for Owners

We all love our fur-babies, but even the most even-tempered dog is capable of biting. There are an estimated 800,000 injuries related to dog bites annually. What can you do to reduce or prevent these incidents? Here are some tips:



[Here are more tips](#) from the ASCPA.

1. Consider the breed, as some can be more aggressive
2. Spay/neuter as soon as possible
3. Make sure your dog is socialized
4. Make sure your dog is well trained
5. Make your dog part of the family
6. Seek a professional trainer if your dog shows aggressive behavior
7. Know the triggers of aggression in your dog: pain, sickness, strange dogs, people in uniforms, while eating, crowds, loud noises, thunder, etc.
8. Never leave your dog alone with young children
9. Check your insurance to see if dog bites are covered under your liability policy

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