



Network Notes

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GREATER LOUISVILLE NETWORKING IS:

BORROWERS CHOICE MORTGAGE - Scott U'Sellis
scott@borrowerschoicemortgage.com

CAPITAL FUNDING, INC.
 Monty Reeves
monty@cfleasing.com

DON R. EVANS, CPA
devans10@earthlink.net

HILLIARD LYONS
 Tony Backert
tbackert@hilliard.com

KNIGHTS TRAVEL
 Lou Conkling
lou.knights@wspan.com

LOUISVILLE GEEKS
 Patrick Mann
pat@lougeek.com

MUCCI INSURANCE GROUP
 Mark Russell
mark@muccigroup.com

WORKSITE SOLUTIONS
 Brian Taylor
brian.taylor@coloniallife.com

Season's Greetings!



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7 Ideas to Save Money on Your Insurance

By: Mark Russell, Mucci Insurance Group



#1) Raise your deductible.

Your "deductible" is the amount you pay when you make a claim before your insurance company pays. The disadvantage of raising your deductible is that when you make a claim, you'll pay more. The advantage is that your yearly insurance costs go down. Go a number of years saving money without making a claim and you're ahead. This tip can be applied to collision and comprehensive sections of your insurance policy.

#2) Drop your collision and/or comprehensive insurance on older autos.

Sometimes it's just not worth paying for these kinds of insurance - if your car is not worth that much to begin with. An auto dealer or online automotive websites can help you determine the value of your car.

#3) Buy a "lower profile" vehicle.

Part of what determines the cost of insurance is the kind of vehicle you drive. Some are favorites for thieves. Some are more expensive to repair. Generally, these vehicles will cost more to insure. It pays to do your research before you buy.

#4) Take full advantage of



low mileage or distance discount rating.

Some insurance companies give discounts to people who drive less than a pre-determined number of miles each year or drive certain distances to and from their place to work.

#5) Make sure the rating and use of your vehicle is correct.

Many manufacturers offer similar model names for vehicles, making insurance costs vary. Even 2 or 4 doors or the wrong model can effect the cost.

#6) Have your agent check other insurance company discounts

Insurance companies try to reward good risks. That's the kind of driver they want. A lot of companies offer discounts to drivers who carry other kinds of insurance with them such as their homes. This is called a multi-policy discount. Other discounts available

are - multiple vehicles, anti-theft devices, retirees, drivers education, age, and distance to university/colleges for students, to name a few. Check with your agent for all that are available ---- it will save you money!

#7) Check your insurance score.

Insurance scores are used by a majority of insurance companies and can affect your premiums by fifty percent or more.

The bottom line is simple - review your policy and coverage regularly. Ask your agent questions. Let them know when your situations change. **You can save money on insurance!**

Featured Member



Mark Russell

Mucci Insurance Group

- * Integrity through service
- * Working smarter
- * Innovative solutions

Civic Involvement:

St. Pius X Church

Metrobon Kiwanis

mark@muccigroup.com

(502) 458-1511



Happy Holidays from GLN!



Season's Greetings from all of us from GLN! May your Holidays be full of wonder and good cheer.

As Louisville business people, we find we have much to be grateful for and celebrate. Our city is growing, vibrant and changing for the better.

While change is inevitable, take some time this season to enjoy some of our town's Holiday traditions:

- * Jefferson Square Christmas

Tree and lights

- * A Christmas Carol at Actor's Theatre
- * Choral music concerts everywhere!
- * Driving around with the kids to look at the neighbors' lights.
- * Throwing snowballs at pesky carolers.

(Just kidding on the last one).

Have a safe and happy Holiday!