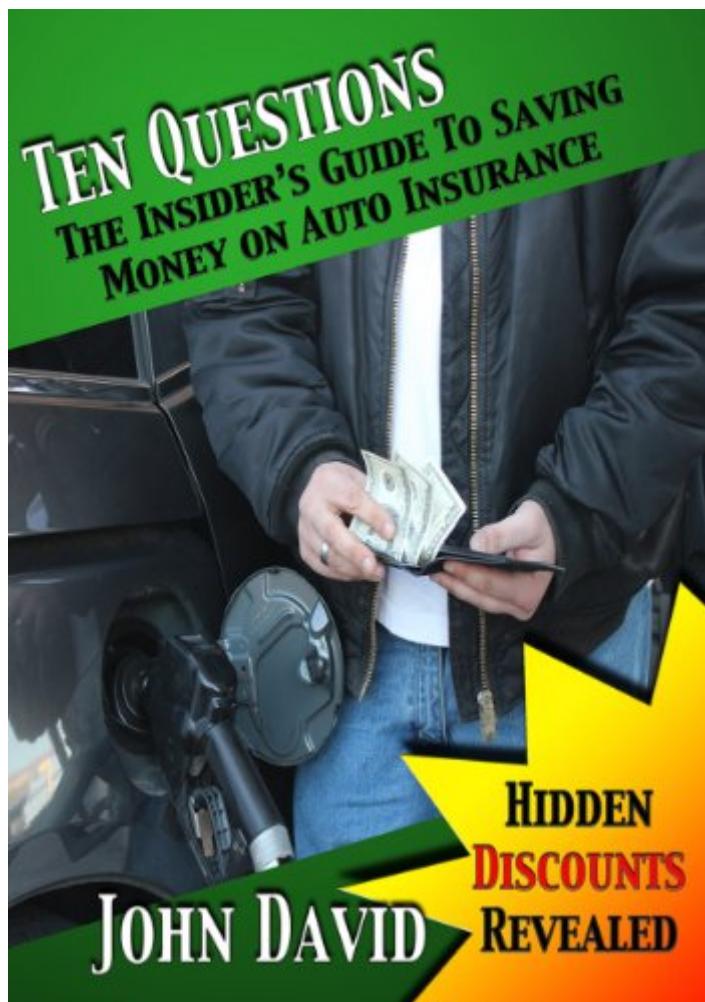


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# Ten Questions - The Insider's Guide To Saving Money On Auto Insurance - Hidden Discounts Revealed



## Synopsis

"The Best Consumer Guide to Saving Money on Car Insurance. Period."As a licensed insurance agent, I led my company as the #1 producer in the NATION for five consecutive quarters. I've sold thousands of car insurance policies in over 30 different states. Read my book before your next renewal. You have nothing to lose but your overpriced policy. Remember this:No matter how similar the title, there is only ONE consumer guide to saving money on car insurance that truly does what it promises--reveal the hidden discounts that you should be getting, but aren't. TEN .99 cent "books" on auto insurance will not provide you with the value and knowledge that you will find in my work. Ten Questions is available in paperback, eBook, and audiobook versions. The imitators aren't, because anyone can upload an eBook pamphlet based on someone else's work, but only a publishing professional who is also an insurance expert can give you information like:How is your car insurance rate determined? Knowledge is money in your pocket, because the more you know about how the rating process works, the less you will pay. You are looking for information that will help you save your hard-earned dollars, and you have found it. The eBook version of this guide contains over 40 working internal and external hyperlinks, and it is one of the best-formatted non-fiction books you will find anywhere--check out the sample.Ten Questions is not a book for "dummies," but it is an easy to use, engaging, and informative guide, specifically designed to help save you money. It is absolutely guaranteed to do just that. If you do not find any benefit in Ten Questions, (no matter which version you buy) simply return it for a full refund. Find out what the insurance companies don't want you to know, like the fact that you can switch carriers any time you want, as often as you want. You do not have to wait until your current policy expires or renews in order to do so. Ten Questions isn't about getting the cheapest policy at the cheapest price. It's about getting the best policy at the best price, and here's how:It will help you find and qualify for discounts.It will show you how to improve your rating tier, and lower your "base rate."It will help you allocate your premium dollars more effectively, so that you don't spend money on coverages you don't need or want.Learn the answers to the Ten Questions today, and get a better policy for less money, tomorrow.FAQS about Ten Questions:Q: How is Ten Questions different from other "how-to" and "instructional" guides that claim to have the same information?A: Most of those books were written by insurance agents who were not "specialists" in auto insurance. Auto insurance is all I know, and all I do. In three years, I sold more policies in more states than most agents will in a lifetime. Ten Questions is about saving you money on auto insurance, nothing else.Q: Isn't using this guide "cheating?"A: Owning a crowbar is not a crime. Using it to break into houses and businesses is a crime. Merely possessing a very powerful tool is not an indication that you intend to

use it for unethical or immoral purposes. Ten Questions is a tool, a "rule book" if you will, about auto insurance. Knowing those rules allows you to play the game fairly. Nobody who plays any game "fairly" can rightfully be called a "cheater." Think of it as "test preparation," not "cheating."Â

## **Book Information**

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One difficulty with a book like this is in gauging the expertise of the author beyond taking his claims on faith. With no particular insider knowledge of my own, the best way available to me, and probably to the majority of people reading this review, is going to be whether what is presented agrees with your experience as a consumer. At least by this measure, the book seems credible to me. Of course, the ultimate guide will be whether implementing the bookâ™s suggestions results in a savings or not and you wouldnâ™t have to save much to make the purchase worthwhile. The book does use some technical terms or insurance jargon. However, the author explains most of these when first used and again in a glossary at the back. Understanding these terms should be easy enough for most people. A potential reader is probably interested in knowing what kinds of hints the book explains. One hint, applicable to a policy with multiple drivers (maybe a husband and a wife) is that who is listed first on the policy (the âœprimaryâ• insured) can make a significant difference in

the amount of the premium. He explains why this is and how to determine which driver to make primary to get the best quote. Another hint explains why having a bad memory could cost you and what to do to prevent this. All in all an excellent guide for car insurance consumers. \*\*Originally written for "Books and Pals" book blog. May have received a free review copy. \*\*

very informative. full of inside information for discounts, getting good rates, and tips for what to expect when talking to an insurance agent.very helpful with getting the most for your money. it gives you the information you need that the insurance agent doesn't want you to know. highly recommend this book.

"Ten Questions: The Insider's Guide to Saving Money on Auto Insurance" by John David doesn't really need much of an introduction. The title explains it all. Mr. David has written thousands of auto insurance policies in 30 states and was ranked #1 Sales Agent nationwide. He definitely knows about auto insurance. I liked this book because Mr. David really breaks down the questions you should ask your auto insurance agent and how to get the best deal for your needs at the lowest cost. He doesn't dumb it down, but talks to the reader as though he is talking to you directly in his office. He points out areas where you can save but most agents don't tell you about. He covers the following areas: Risk Discounts Coverages Claims. He even offers a sample quote process and where he goes step by step through the phone conversation you should have with your agent. This book is a must-read for anyone who owns an automobile. You will feel more empowered to get the discounts that you need and the coverage that you need. \*\*This book was received for free through Goodreads First Reads. That in no way influenced my review.\*\*

If you have a car read this book. The information is wonderful. I am not going to tell you that it is an engrossing book to read. BUT it is informative and important stuff, written by a person who was a top insurance salesman. The book is broken down into easy to follow chapters. Risk discounts, coverage and a quoting tool. John gives great recommendations on what is necessary and what is foolish to leave on or off your policy. PAY ATTENTION. Some of the information is stuff I already knew but there is a lot here I didn't know. Did you know a paypal account can get you a discount in some states. How about a tire flying into your car from the truck in front of you is not your fault BUT once it bounces on the road and you hit it it IS your fault. Keep yourself better informed than your agent.

This book changed the way I do business with my carrier, and gave me a toolbelt of information and ammo to use when shopping for auto insurance. I was able to renew my current policy at a rate hundreds lower per year with the tips John David details. Ten Questions is a comprehensive and user friendly guide which should be mandatory for students of life from ages 22 through 102! (But, watch out...this author will might actually make you giggle and enjoy navigating the insurance game.)

I already knew a lot of the information listed, but the sample quote process was really helpful in lower my auto premium.

Since John David is a car insurance insider, you can trust that the information he's sharing will actually work for you!

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