

San Luis Obispo Auto Insurance Agent Todd Thomas Reaches Out To Customers with Tips for Finding an Auto Insurance Provider

This week, San Luis Obispo auto insurance provider Todd Thomas released a report on tips for finding an auto insurance provider. <https://www.toddthomasagency.com/>

San Luis Obispo, Calif. ([PRWEB](#)) June 01, 2016 -- This week, [San Luis Obispo auto insurance provider Todd Thomas](#) released a report on tips for finding an auto insurance provider. To view the report, see below:

In San Luis Obispo, auto insurance providers are just about everywhere. Though finding a provider isn't nearly as time consuming as it's been in previous generations, looking for the right provider is still likely to incite headaches. With the invention of the internet, one no longer has to search through phonebooks, make multiple phone calls, and schedule appointments to meet with different agents just to compare them and decide which is right for them.

Nowadays, all that information can easily be found on the company's website, and the task of comparing and contrasting is easier now than ever. However, this doesn't mean that one shouldn't have a solid agenda when looking to find an insurance company that works with in their best interest. There are several factors that need to be taken into consideration to help customers find the right choice for them.

Does their policy mesh well with personal needs? How much is the monthly cost? What factors can increase the premium? What discounts are offered? How reputable is the company in question? What determines the overall rate? These are just a few of the things that customers should ask themselves when looking for an auto insurance company. San Luis Obispo Auto Insurance Agent Todd Thomas from State Farm seeks to help customers answer these questions and find the right company for them.

What determines the insurance rate varies from company to company. Most will assess risk when writing up policies through the use of a risk rating system which helps the company assess the risk of insuring a customer and determine a rate based on what could be expected of them to pay should the customer be involved in an accident. Above all else, the frequency of claims made or value of claims made can make the annual rates skyrocket. Motor vehicle record, at-fault accidents, years of driving experience, and miles per year driven will all be taken into consideration.

Other factors that affect the rate include driving record, area, marital status, previous coverage, vehicle use, and even uncontrollable factors such as age and gender, since young males are a high risk. Some insurance companies offer special insurance discounts such as bundling vehicles, bundling insurance plans, marriage discounts, safe driver discounts, home ownership discounts, college graduate discounts, veteran discounts, and more. Be sure to ask the agent about these.

Finally, before making the call to select an insurance provider, take the time to inspect their history and credibility. Do a little bit of homework on them and read reviews from current or past customers. It may turn out that the provider has a flawless rep or they may not be very credible at all. Check the rating given by the Better Business Bureau and rest easily.

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