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How to Save Money on Car Insurance

We all have a love-hate relationship with insurance. We hate to pay the premiums but we're relieved when we need it and it's there. If you own an automobile car insurance is a "must-have"—not only for your peace-of-mind, but the law says you must carry at least liability insurance. In Nebraska the minimum liability requirements are \$25,000 bodily injury liability per person, \$50,000 bodily injury liability per accident, \$25,000 property damage liability per accident, \$25,000 uninsured motorist coverage per person, \$50,000 uninsured motorist coverage per accident. The Iowa requirements are

\$20,000 bodily injury liability per person, \$40,000 bodily injury liability per accident, \$15,000 property damage liability per accident.

Even though it is a "must have" you shouldn't spend a penny more than necessary on car insurance. Knowing what factors affect the rate you pay is the best way to get good car insurance coverage without over-stressing your wallet.

Factor #1: The car you drive. The time to start saving on insurance is when you are shopping for a new or used vehicle. If you have your eye on a specific make and model, check the insurance rates before you buy and you can avoid insurance sticker shock. Nerdwallet.com points out that "[s]afe and moderately priced vehicles such as minivans and small SUVs tend to be cheaper to insure than flashy and expensive cars."

Factor #2: Your credit rating. It may not seem fair, but your credit rating is a factor insurance companies apply in calculating your premiums. In some cases it may be even bigger factor than your driving record. So for better car insurance rates, improve your credit by making all credit card and loan payments on time, don't max out your credit card limits, and don't apply for any more credit accounts than absolutely necessary.

CREDIT REPORT



It may not seem fair, but your credit rating is a factor insurance companies apply in calculating your premiums.

Factor #3: Insurance coverage you don't need. If you are driving a car that is only worth a few thousand dollars or less, if your vehicle has greatly depreciated in value, or if you only drive infrequently and rack up less than a few thousand miles a year, you should run the numbers on whether or not it is worthwhile to carry expensive comprehensive or collision coverage. But bear in mind, that if you have car loan, your lender may require the additional coverage.

If it makes financial sense to keep the extra coverage, consider raising your deductible. Most car owners have a \$500 deductible, but by increasing this to \$1,000 you can save quite a bit every year.

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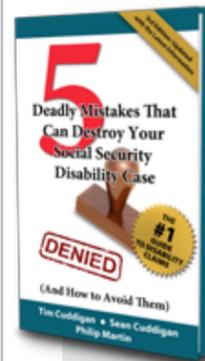
10855 West Dodge Road, Suite #101
Omaha, NE 68154
cuddiganlaw.com
402.933.5318

(Car Insurance...continued from page 1.)

Factor #4: Insurance company discounts. There are dozens of insurance discounts available including discounts for bundling with other insurance; for being a home owner, a good student, or an active duty service member; for the safety equipment on your car (like anti-lock brakes); for automatic withdrawal of premiums; and many, many more. Don't expect, however, that your insurance company is just going to hand over the discounts without being prompted. Ask your insurance agent or your insurance company call center to provide you with a list of all the discounts they offer. It is also worth the effort to shop and compare discounts every year.

Factor #5: A defensive driving course. Another simple way to save money on your car insurance coverage is to take a defensive driving class. Many insurance companies will offer you a discount—usually \$100 or more per year—if you provide proof that you have completed a defensive driving course. Some courses you can even complete online, but check with your insurance agent to be sure the defensive driving course you are considering will satisfy their requirements. (Of course, the real benefit here is that a defensive driving course could save your life!)

The bottom line? There are millions of Americans overpaying for auto insurance, but you don't have to be one of them.



"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com

Question of the Month: Are Older Workers More Likely to Qualify for Social Security Disability?

Here is a little secret about qualifying for Social Security disability benefits: The most important factor Social Security uses in awarding disability benefits is the severity of a mental or physical impairment and to what extent that impairment interferes with an individual's ability to work. However, age is not far behind as an important deciding factor. Why? Because the Social Security Administration (SSA) applies a basic idea that as we age, it becomes harder and harder to change careers. The older you are, the easier it can be to be approved for benefits.

But it is important to note, we are saying easier—not easy. Regardless of your age, the road to benefits can be complex and difficult to navigate.

Nearly two out of every three disability claims are denied on the initial application. This is why it is important to have a local Social Security disability lawyer review your claim and offer you the best possible advice for your unique situation. Contact Cuddigan Law for a free evaluation of your claim.



Comfort Food From the kitchen of Janet Cuddigan

Crispy, Crunchy Turkey Salad

Wondering what to do with the turkey leftovers? Try this delicious salad with the sweetness of raisins, and the crunch of sunflower seeds wrapped around tasty high-protein, low fat, turkey meat.

- 4 cups cooked turkey, cut into bite-size pieces
- 1/2 cup roasted sunflower seed kernels
- 1/2 cup raisins
- 2 small apples, cored and diced
- 1/2 cup mayonnaise
- 1/2 teaspoon sea salt
- 1/2 lemon, juiced

In a salad bowl, combine the turkey, sunflower seeds, raisins, apples, mayonnaise, salt, and lemon juice; mix well. Refrigerate at least 2 hours to blend flavors.

Adapted from allrecipes.com



Social Security and VA Disability Recipients Are Getting Their Biggest Pay Raise Since 2012

(But it's not all good news.)



Americans who receive Social Security benefits (old age and disability), disabled veterans, and military retirees, will all be seeing bigger monthly checks beginning in December. The 2019 Cost-of-Living Adjustment (COLA) will result in a 2.8 percent increase, the largest increase since 2012. Last year's increase was 2 percent and was 2 percent combined for the previous two years. The average Social Security retiree benefit is about \$1,400 a month, so the 2019 cost-of-living adjustment will amount to an extra \$468 for the year. For those receiving Social Security Disability

Insurance (SSDI) the average benefit check is about \$1,200 per month, so their increase will about \$34 per month or a little more than \$400 for the year. According to militarytimes.com "For a veteran or military retiree receiving \$1,500 a month in benefits payouts, the COLA increase equates to more than \$500 extra over the course of a year."

However, the increase may not be as quite as rosy as it appears at first glance. In the past bumps in Social Security COLA have been eaten into by higher Medicare premiums for both Part B and Part D (prescription costs). The individuals who this will affect most adversely are those with lower benefits from around \$600 to \$634 a month, according to Mary Johnson, Social Security and Medicare policy analyst at the Senior Citizens League. "That group will likely see their Part B premium take up their entire COLA in 2019," Johnson says.

Furthermore, benefit payments have lost a lot of their buying power largely because healthcare costs have risen much faster than COLA increases. Healthcare is not heavily figured into the COLA calculation. Although benefits have risen by 46 percent through cost-of-living increases since 2000, senior expenses have gone up 96.3 percent, according to a nonpartisan senior group.



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For the puzzle solution go to cuddiganlaw.com/library/newsletter

We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



Tim & Sean Cuddigan

Cuddigan Law
10855 West Dodge Road,
Suite #101
Omaha, NE 68154
cuddiganlaw.com
402.933.5318

Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book *The Essential Guide to VA Disability Claims*.

