

## SMART THINKING

### Ways to Reduce Your Insurance Premiums

There are simple things you can do to keep your insurance costs in check without sacrificing peace of mind.

#### Increase your deductible

Did you know you could save 10%, 20% or more on your insurance premium simply by increasing your deductible? Take a look at your current policy deductibles and talk to your Independent Agent about whether this option makes sense for you.

#### Combine your policies into an MMG Portfolio

When you combine two or more insurance policies at MMG, you'll enjoy discounted rates plus the ease of one billing statement and one common renewal date for all policies.

You may also be able to receive discount credits for fire alarms, freeze and water flow alarms in your home or business and anti-theft devices in your vehicle. Talk with your Independent Agent to make sure you're receiving credit for these devices you may already have installed.

**For more information on the benefits of the MMG Insurance Portfolio talk to your Independent Insurance Agent today.**



**MMMG**  
INSURANCE

Protecting your piece of the world