

Welcome to the I-TIMES, the premiere newsletter for insurance consumers. This newsletter is all about helping you to find the right tools to guide through the maze of insurance options and jargon and prevent you from the traps and pitfalls.

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In this issue, we'll focus mostly on various topics around automobile insurance. We encourage you to follow the links and use the information as you see fit.

Agents In Your Back Yard

Let's suppose you're new in town and you need auto insurance. You searched the Web, but found little help in finding actual agency websites using the search engines. You finally get a copy of the local yellow pages and then find what? Names? Numbers? Logos? Without knowing more about these agencies, how do you know which to choose?

The solution: Try www.FindLocalAgents.com. There you can search for just the right agent for you in your own local area and get to know them before deciding to trust them to provide the coverage you need.

Insurance Q & A

Each issue, we will post your questions along with the answers (provided by guest agents). So please e-mail your questions to us at qanda@findlocalagents.com. Give us your name and the state in which you live. Because we are new, we have not yet begun to receive your questions. So we don't have a Q & A in this issue. However, perhaps you're wondering about such things as "Do I need insurance to rent a car?" You can learn the answer by "sitting in" at INSURANCE 101 at www.FindLocalAgents.com/ins101/basics/ins101-basics-art3.htm.

Insurance How-To's

Do you have teenagers in your household? Are they drivers yet? You might be interested in reading about "How Do I Insure My Teenage Driver?" The article is an easy read, and it outlines 9 ways to keep auto insurance cost increases to a minimum when your teenagers begin to drive. Find it at <http://www.findlocalagents.com/ins101/howto/ins101-howto-art4.htm>.

Off the Shelf

Perhaps you don't get to spend much time online, but you need to learn more about car insurance -- what it costs, how to find the best coverage, etc.

Try Merritt's bestselling consumer title, "HOW TO INSURE YOUR CAR". It is an insider's guide to finding the best coverage at the lowest prices. It includes case studies and worksheets to prepare for meetings with agents, brokers, and adjusters. You can pick it up today at: <http://www.powells.com/cgi-bin/biblio?inkey=16-1563431173-1>. Don't forget to browse our bookstore for

other helpful insurance-related titles at
<http://www.findlocalagents.com/bookstore/consumer-bookstore.htm>.

How Are You Doing?

Perhaps you've considered trading up to a more expensive vehicle but you wonder if you're ready for the top of the line. Find out how you're doing. Calculate your own net worth at:

http://www.findlocalagents.com/resources/calcs/calc_nw2.html. Of course, it is just a snapshot of how things look today; so you will want to return and do it again in a month or two to see how things are looking. Who knows? You might be surprised to find that you can afford that top-of-the-line vehicle sooner than planned.

Insurance in Your State

There is a wealth of information waiting for you from your state regarding insurance. For example, Virginia residents can find an online article called "Credit Scoring: How It Affects Your Automobile and Homeowners Insurance" (find it at <http://www.state.va.us/scc/division/boi/webpages/inspagedocs/creditscoring.pdf>).

Find out what your own state offers you as an insurance consumer. Just visit <http://www.findlocalagents.com/ins101/states/ins101-states-index.htm> and select your state to reach all the pertinent insurance information.

What do You Recommend?

Do you have an insurance agent that is particularly good? One who has helped you through the maze and provided you with excellent service? One who is always available and patiently answers your questions? Then why not recommend that insurance agency to others? If you have not yet done so, we invite you to visit FindLocalAgents.com and suggest that your agent be added to the directory at <http://www.findlocalagents.com/service/service-agency-referral.htm>. (You don't have to know everything about the agency; and, if you're shy, we won't even ask your identity). Then, our editors will verify all the information and usually add the insurance agency listing very quickly.

What's the Story?

Do you have a story to tell? Has your insurance agent been of particular help to you - perhaps in a severe storm, or a bad accident? Has your agent gone above and beyond the call to help the community? We want to know. If our editors choose your story, we will publish an excerpt in a future I-Times issue and give you credit (unless you wish to remain anonymous). Just e-mail us your story (please keep it brief) at story@findlocalagents.com.