

## Interesting Facts....

- 1 out of 4 vehicles sold to Asians in the U.S. is sold in Southern California.
- 1/3 of all luxury Cars sales sold nationwide to Asians occurs in Southern California.
- Lexus, Mercedes, Toyota and Honda rank as the top vehicles owned by Asians.



## “9 SECRETS EVERYONE SHOULD KNOW BEFORE BUYING AUTO INSURANCE!”

Many people mistakenly believe all agents are alike and that insurance rates don't vary significantly from agent to agent.

That could be a very costly mistake. Here are **9 check-list items** you should be asking your next agent!

✓ *Do I have to pay added “broker fees” on my auto policy?*

In most instances, brokers fees on auto and home policies are not mandatory and can be negotiated or waived. Some firms do not charge any added “Broker fees” on their policies.

It is important to note that if you are asked to pay for this fee that the agent give you a disclosure form explaining these fees in advance.

Our firm does not charge any hidden broker fees.

✓ *What are some other things agents may not disclose to their clients?*




Many agents offer only **one company** or may not offer the lowest rates to their clients since it reduces their commissions. They also may not obtain quotes from other leading companies that offer lower rates because they are not appointed with those carriers.

You need to ask **what** companies your agent uses and how competitive they are against industry leaders like Mercury, Safeco, Commerce West or Tokio Marine.

✓ *Can I get the best “Good Driver” discount rates if I have an international license?*

This is an important question to ask since most agents **DO NOT** offer discounts if you have an International and California Drivers license.

We can you give credit for that overseas experience. *(This tip alone will save you hundreds of dollars on your next auto renewal).*

✓ *Can I really save \$500 or more on my insurance?* 

Yes... many of our clients save over **\$500** on their auto and home insurance rates and with top-rated companies.

Many clients use these added savings to increase coverage.

This is especially important since 1 in 5 luxury cars are purchased or leased by Asians. The owners of these cars tend to require higher limits of liability for asset protection.

✓ *Group auto coverage?*

Yes, we do offer a group auto program that may save you hundreds of dollars. Our best rates are reserved for “**Good Drivers**” who have no tickets or accidents in the past 3 years.

*(see back)*

## WHAT TO DO IF YOU ARE IN AN ACCIDENT...

Accidents can be very stressful events in our lives. That's why we are here.

These are some steps you should take if you become involved in a traffic accident.

- ◆ Stop immediately but do not obstruct traffic. Pull your vehicle over to the side of the road to avoid oncoming cars.
- ◆ Never move an injured person. Promptly call the police or paramedics.
- ◆ Get the names, phone num-

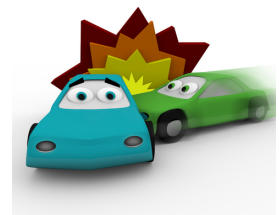
bers, addresses of drivers, witnesses and injured persons.

- ◆ Get insurance info, make, model and license numbers of all affected vehicles.
- ◆ Take photos of the scene with a portable disposable camera that you can carry in the glove box of your car.
- ◆ Don't make any hasty statements or accept or pay any claim settlements at the scene of the accident.
- ◆ Remain calm, courteous and

consistent in your version of the accident.

- ◆ Remember to always wear your seat belt!
- ◆ Notify us as soon as possible **(800) 383-7725.**

We will take care of the rest.



# "9 secrets of Auto Insurance..." (Cont.)



(Cont.)

**"We were surprised!**

**Tsuneishi's quote were almost half of what we had been paying!"**

**M. Kudo  
Torrance, CA**

**"I greatly appreciated the comparative pricing from many different companies"**

**K. Kameta  
Costa Mesa, CA**

*Representing over 35 leading companies including;*

**MERCURY INSURANCE GROUP**  
AUTHORIZED AGENT

**Safeco Insurance**  
Member of Liberty Mutual Group

**Commerce West INSURANCE**  
A MARSH COMPANY

**TRAVELERS**

**Allied Insurance**  
a member of Nationwide Insurance

**TOKIO MARINE**  
**UNITRIN**

*Always a Free gift just for stopping by!*



To find out if you qualify, please call our office. We will be happy to give you a prompt answer within 5 minutes!

We specialize in insuring "CAREFUL DRIVERS" and our lower rates help reward careful drivers with better coverage at more affordable rates.

**IF YOU ARE A SAFE & RESPONSIBLE DRIVER... PLEASE CALL US TO SEE IF YOU QUALIFY FOR OUR LOWEST RATE:**  
**(310) 533-8877!**

**✓ Do I save if I have multiple policies with one agent?**

Yes, many carriers offer "package" credits or discounts of up to **15%** or more when you write the home and auto together.

There are other discounts available for **Good Students, Engineers, Teachers, Doctors,** anti-theft devices and more so it pays to ask your agent!

**✓ Increase your deductibles**

The deductible is the amount you pay before the insurance kicks in if you have a claim. The higher the deductible and out-of-pocket cost that you incur - the lower the premium.

With many new cars over \$30,000 it makes sense to move to higher \$500 deductibles on your Comprehensive and Collision coverage. If your car is old and not worth more than \$1,000 it might be wise to

eliminate comp & collision coverage altogether to reduce your payments.

**✓ What are some of the significant factors that increase my rates?**

Inexperience and mileage are certainly the leading factors, especially in the Los Angeles area where people often commute greater distances to and from work.

If you drive 8,000 miles or less you are entitled to pay significantly less than someone who drives over 15,000 miles.

Be sure if you retire or change jobs to let us know so that we can properly review your coverage.

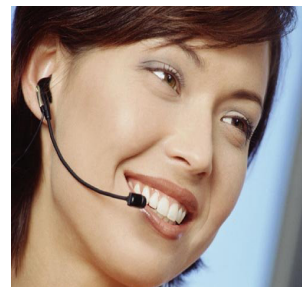
**✓ I hear a lot about GEIGO or Progressive insurance on TV. How do your rates compare?**

In recent price comparison surveys, our carriers had significantly lower rates as well as local, friendly service from our dedicated service team.

All our clients receive a signed, written guarantee that we stand behind everything we say and do.

Find out why thousands switch their insurance to one of the leading, preferred agencies within California.

When you check around... we are confident you will discover why we were ranked by the Daily Breeze Newspaper's as a "**FAVORITE**" insurance agency in **2008 & 2009!**



**Compare rates online!**  
**www.tsu-insurance.com**



**Berry says,**  
**Call us if you have...**  
**Progressive**  
**GEIGO**  
**Allstate**  
**Farmers**  
**State Farm insurance!**

**Toll Free:**  
**(800) 383-7725**

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**www.tsu-insurance.com**  
**CA License #: 0599528**

## Who we are...

Tsuneishi Insurance has been a pioneer in the local insurance community since 1948.

They have a longstanding reputation for prompt, ethical service within the community.

They have been instrumental in designing programs and coverage specifically for families and businesses throughout the Western United States.

The agency has over 21 licensed, insurance professionals who speak 6 languages.

The firm has more preferred companies and experience offering better selection and lower rates, all with no broker fees.

Call them at **(800) 383-7725** for a fast, no-obligation review of your current coverage. Find out why thousands switch!

