

Time is money: Save both

Saving 5 cents a gallon on gas is great. But, if you have to drive 20 minutes to get to the station, is it really a savings? If a deal costs you valuable time, it's not a deal at all. The same holds true with auto insurance.

Bargain-basement policies can gobble up your time if you have to file a claim. You can spend up to four days calling repair shops, getting estimates and arranging for a rental car.

Remember, insurance isn't just about price. It's about service, too. The concierge level of claims service offered by Progressive can cut the claims/repair process from four days to only 15 minutes.

"You may think the most stressful part of being involved in an accident is the crash itself. But, that's just the beginning," said Craig Moore with Progressive. "We've come up with an easy, time-saving way to manage repairs."

Simply drop off the damaged vehicle at a service center and a claims representative handles the entire claims/repair process for you. Repairs are guaranteed for as long as you own or lease your vehicle.

Here's how the concierge level of claims service works:

- **Report the claim.** Call or go online to report the claim. A claims rep will schedule a time to bring your vehicle to the service center.
- **Drop off and go.** In about 15 minutes, you can be on your way in a rental car. Your rep prepares an estimate and then contacts a repair shop. When the work is finished, the vehicle is returned to the service center.
- **Pick up your vehicle.** You're contacted when the vehicle is ready. You inspect the repairs and leave with a written guarantee on the work.

Think about all aspects of insurance before you buy, especially the time you'll spend if you have a claim. For more information, visit www.ayococompanies.com.